

3 1761 11635109 9









Digitized by the Internet Archive  
in 2024 with funding from  
University of Toronto

<https://archive.org/details/31761116351099>



# SOLDIER SETTLEMENT ON THE LAND

---

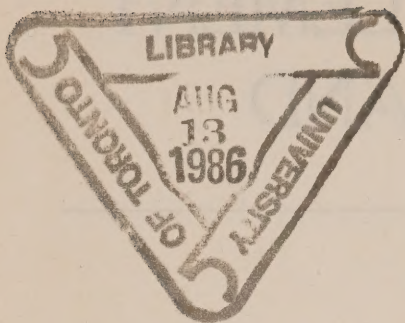
REPORT OF THE SOLDIER SETTLEMENT  
BOARD OF CANADA

MARCH 31, 1921



---

OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1921





*To General His Excellency the Right Honourable Lord Byng of Vimy, G.C.B.,  
G.C.M.G., M.V.O., Governor General and Commander in Chief of the Dominion  
of Canada.*

MAY IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to Your Excellency the report of the Soldier Settlement Board on its activities and operations from its inception, January 31, 1918, to March 31, 1921.

I have the honour to be,

Your Excellency's most obedient servant,

JAMES A. LOUGHEED,

*Minister of the Interior.*

OTTAWA, March 31, 1921.

OTTAWA, March 31, 1921.

*To the Honourable,  
the Minister of the Interior:*

The Soldier Settlement Board submits herewith a report on its activities and operations from its inception, January 31, 1918, to March 31, 1921.

JOHN BARNETT,  
*Chairman.*

E. J. ASHTON,  
*Commissioner.*

S. MABER,  
*Commissioner.*



# THE SOLDIER SETTLEMENT BOARD OF CANADA

## HEAD OFFICE, OTTAWA, CANADA

### *Commissioners:*

JOHN BARNETT, *Chairman.*

S. MABER, *Secretary.*

E. J. ASHTON, D.S.O.

|   |                    |
|---|--------------------|
| Director of Organization.....                             | W. M. Jones.       |
| Director of Agriculture.....                              | R. Innes.          |
| Asst. Director of Agriculture.....                        | O. C. White.       |
| Director of Information.....                              | C. W. Cavers.      |
| Director of Home Branch.....                              | Mrs. Jean Muldrew. |
| Inspector of Western Offices.....                         | L. B. Boyd.        |
| Superintendent of Loan Review.....                        | Wm. E. Weld.       |
| Superintendent of Adjustments and Assistant Secretary.... | M. S. White.       |
| Superintendent of Supplies, Printing, etc.....            | J. T. Watt.        |
| Chief Accountant .....                                    | S. J. Willoughby.  |
| General Accountant .....                                  | A. E. Allen.       |
| Eastern General Solicitor.....                            | Damien McKenna.    |
| Western General Solicitor.....                            | E. Miall.          |
| Western Counsel .....                                     | M. A. McPherson.   |
| Western Counsel .....                                     | C. L. Fillmore.    |
| Statistician .....  | J. Stafford.       |

### *District Superintendents:*

|   |                       |
|---|-----------------------|
| Charlottetown, Prince Edward Island.....      | N. W. Lowther.        |
| Halifax, Nova Scotia.....                     | R. I. Donaldson.      |
| St. John, New Brunswick.....                  | William Kerr.         |
| Sherbrooke, Quebec .....                      | F. G. Forster.        |
| Toronto, Ontario .....                        | F. D. Shaver.         |
| Winnipeg, Manitoba .....                      | F. J. Freer.          |
| Regina, Saskatchewan .....                    | M. A. Wood.           |
| Saskatoon, Saskatchewan .....                 | W. S. Woods.          |
| Prince Albert, Saskatchewan.....              | F. J. O'Leary.        |
| Edmonton, Alberta .....                       | George McMorris.      |
| Calgary, Alberta .....                        | Thos. Smith.          |
| Vancouver and Victoria, British Columbia..... | I. T. Barnet.         |
| Vernon, British Columbia.....                 | G. Chalmers-Johnston. |

## TABLE OF CONTENTS

| CHAPTER I                       | PAGE    |
|---------------------------------|---------|
| General Statement .....         | 7- 23   |
| CHAPTER 2                       |         |
| Historical Sketch .....         | 24- 32  |
| CHAPTER 3                       |         |
| Procedure .....                 | 33- 45  |
| CHAPTER 4                       |         |
| Statistical Statements .....    | 46- 61  |
| CHAPTER 5                       |         |
| District Office Statements..... | 62-150  |
| CHAPTER 6                       |         |
| Synopsis of Act.....            | 151-154 |
| CHAPTER 7                       |         |
| Typical Settlers .....          | 155-164 |



# CHAPTER I

## GENERAL STATEMENT

OTTAWA, March 31, 1921.

### EXTENT OF OPERATIONS

|   |        |
|---|--------|
| No. of settlers with loans.....                           | 19,771 |
| No. of settlers on free Dominion lands without loans..... | 5,672  |
|   | <hr/>  |
| Total number of soldier settlers.....                     | 25,443 |

Amount approved in loans.....\$80,371,750 48

For the following purposes:

|   |                       |
|---|-----------------------|
| To purchase land .....  | \$44,405,542 61       |
| To remove encumbrances on land privately owned<br>by settlers ..... | 1,917,582 66          |
| To purchase stock and equipment.....                                | 25,008,760 07         |
| For permanent improvements .....                                    | 9,039,865 14          |
|   | <hr/> \$80,371,750 48 |

Of the 19,771 settlers who have received loans,—

|  |                 |
|--|-----------------|
| 3,735 are on free Dominion lands, with total loans of.....   | \$ 6,369,364 18 |
| 1,967 are on privately-owned lands, with total loans of..... | 4,742,778 00    |
| 14,069 are on purchased lands, with total loans of.....      | 69,259,608 30   |
|  | <hr/>           |
| 19,771   | \$80,371,750 48 |

|   |             |
|---|-------------|
| The general average loan per settler is.....                  | \$ 4,065 00 |
| On Dominion lands the average loan per settler is.....        | 1,705 00    |
| On privately-owned lands the average loan per settler is..... | 2,411 00    |
| On purchased lands the average loan per settler is.....       | 4,922 00    |

## SECURITY

Of the commitment of \$80,371,750.48 in loans approved, there has been disbursed to the thirty-first of March, 1921, \$76,928,922.54.

The above expenditure is returnable. It bears interest at 5 per cent. A total of \$80,000,000 will produce annually an interest revenue of \$4,000,000. It is secured by tangible saleable assets, by title of first mortgage on land, buildings, stock and farm machinery and equipment. The board has in addition collateral security amounting to several million dollars taken where obtainable.

The board holds clear title to 2,153,184 acres of land. It holds 360,227 acres on first mortgage. It holds first charge against 980,108 acres of Dominion Lands. Total acreage, 3,493,519, comprising 19,771 farms.

It has title or first lien on 38,399 horses, 62,293 head of cattle, 18,355 sheep and swine, as well as farm machinery.

In connection with the loans approved the board has received in 10 per cent cash payments, \$4,085,095.96.

Of the total loans disbursed there has been repaid to the board \$8,174,572.91. This figure includes the 10 per cent cash payment on land, due payments and pre-payments. It also includes \$1,400,000 paid by settlers who have entirely discharged their financial obligations to the board.

## PURPOSE OF LAND SETTLEMENT LEGISLATION

In Canada, agriculture is the basic industry. The opportunities of securing suitable farming land at reasonable cost exist in all provinces of the Dominion, and particularly in the uncultivated areas of the middle west. Land settlement on business lines increases the national growth and prosperity. An important demand arose for land settlement facilities on behalf of returned men. It was, therefore, sound national policy, as well as good re-establishment, to add to the agricultural citizenship of Canada as great a number as possible of the best of its manhood, those who had seen active service.

Since land settlement of the character and magnitude inaugurated under the Soldier Settlement Act is in many respects unique, it is of interest to refer to some of the underlying principles and safeguards on which the measure of progress so far attained has been based.

## WELFARE OF THE SOLDIER

A settler must be qualified to farm. This is in the interest of the returned soldier as much as in the public interest. Indeed, it may be said to be more important. No sympathetic argument can justify the settlement of an unfit returned soldier on land. There is no other business where the difficulties and discouragements are so numerous: limited capital, isolation, arduous labour, crop failure, pests, hail, frost and drought are incidents of the farmer's life, but formidable obstacles to the beginner. Settlement of men not physically or temperamentally adapted to farming means a disastrous percentage of ultimate failures. No greater injury could be done to unfit men or men without the ability to succeed than to permit their wholesale settlement on land. Hence, it has been taken as the first maxim in land settlement that the settler approved for the benefits of the legislation must be fit to farm and qualified to succeed.



## QUALIFICATION

*Moral Risk.*—The subject of qualification deals with the “personal” factors or the moral risk in connection with land settlement; namely, the man himself. The human element necessarily controls. No land settlement scheme can furnish the means of automatic success. The success of even the physically fit settler depends in the last analysis on his own initiative, competence, and resourcefulness. If he does not succeed on these qualities no scheme or settlement plan will ensure his success. The farm may be good, but if the settler is an indifferent farm manager or thriftless, he cannot succeed. If settlers are inexperienced or careless they will play havoc with the livestock, machinery and equipment that the Board advances to them, the care of which depends on intelligent use and experience.

Farming is a business, and consists of practical methods applied to agriculture which must be known or learned. No man can afford to learn the business and at the same time carry an overhead of interest bearing indebtedness, and no lending agency of the character of the board can afford to experiment with the settlement of the totally inexperienced. It is only practical common sense that it be laid down as the first maxim in land settlement of this character that the man must be fitted physically and in all other respects to farm and must be adapted to and desire to follow that vocation.

The board through its experienced officers will advise, counsel, approve of suitable applications, and refuse improvident or impracticable applications, but it can after all only supply to the man the means and advice by which he can, through his own efforts, succeed. It can ensure that an applicant shall at least have sufficient practical knowledge to care for his live stock and machinery, and more important still, to satisfy himself that he is fitted for and likes the life. Hence it is provided that applicants shall have worked for at least a year with practical farmers. This provision has been particularly essential in the case of many inexperienced applicants who were attracted by enthusiasm or misconception of land settlement. Only practical farm work enabled such men to demonstrate to themselves as well as to the board that they really wanted and were adapted to farming as a vocation.

*Personal Initiative.*—Another feature of the “personal” equation in land settlement is the necessity of preserving the initiative and personal responsibility of the settler with respect to his undertaking. The full right was reserved to the returned men to settle in whatever province or district they chose. The board does not insist that any man take any particular land and does not “place” him on land. The settler places himself. It will furnish such advice and assistance as it can as to location and selection of land, and will appraise and value and will refuse to sanction where the proposition has not the essentials for successful settlement. The responsibility is upon the man for selecting his own district and his own land. This is an important factor in determining what men are fitted to succeed and in automatically excluding applicants unless they have the ordinary self-reliance and resourcefulness necessary to overcome the obstacles of locating and commencing settlement. These are the types who can alone succeed under this plan. If others who simply desire to try out farming but have not the requisite moral qualities are dealt with, they offer the greatest possible number of potential failures.

During 1919 the percentage of applicants qualified to those declined or recommended for additional training was 75 per cent. During 1920, the percentage of applicants qualified to those declined or recommended for additional training was 64.5 per cent. These percentages indicate the increasing efficiency of this factor of our work and also indicate the firm attitude of the board in accepting only men who pass the qualification tests.

## LAND

The salient features under the general subject of land are:—

- (a) Meaning of "Suitable Lands."
- (b) Development of Land:
  - Unreclaimed swamp or timbered lands.
  - Progressive clearing loans.
- (c) Type of farming:
  - Mixed farming
  - Specialized farming and small holdings
  - Community farming
- (d) Dominion lands: Loans on Dominion lands
  - Soldier grant entry
  - Forest reserves
  - Indian reserves
  - School lands
  - Grazing leases
  - Provincial lands
- (e) Purchase plan.
- (f) Privately-owned lands and removal of encumbrances.
- (g) Unimproved lands; amendments of 1920.
- (h) Inspection and appraisal of land.
- (i) Price reduction, real estate commissions.

(a) *Meaning of "Suitable Lands."*

If the first maxim is that the *man* must be "fit to farm," the second maxim is that the *land* must be "fit to farm." They are of equal importance. From the commencement of its operations the Board laid it down that land was not suitable for soldier settlement which was remote from transportation, or which was not ready for cultivation or which was of a price greater than its productive value.

The board does not contemplate the settlement of soldiers as pioneers in remote locations or under isolated conditions, removed from markets, in virgin forest areas, or on lands not cultivable without reclamation or other development. Lands not suitable as above explained afford neither the attractiveness for the average settler nor the possibility of immediate returns necessary to the settler's subsistence, nor reasonable financial security for money advances, all of which are essential to make the settlement plan a success.

The supply of suitable uncultivated lands in Canada as a whole near developed settlement and markets is so great that the interest of the returned soldier and the economic necessity of first developing the settled districts, as well as furnishing sound security for the Government's large investment in lands, rendered this policy the only justifiable one and the only fair one for the settlement of soldiers in Canada. Not only does the acquirement of lands in the suitable districts give improved financial security for the investment but it greatly improves the chance for success of the men with limited agricultural experience, it being advisable that men of this class should be located among general settlement in order that they might have the benefit of the experience of the practical farmers in the district.

Therefore, while it was recognized that the principle of selecting only qualified settlers was an aid to the success of the scheme, it was also recognized that the security for the money advanced by the government must in the final analysis rest upon the selection of good and suitable land at the right price and in the proper districts. In other words, the land must be such that if one settler fails it will not remain on the board's hands as a dead loss, but be of such quality and so situated that another settler of average ability can take it up and succeed.

Under this policy the large sums of money advanced under the Act have therefore been on lands inspected and approved by the Appraisal Department. They are situated for the most part in well settled or partly settled districts near transportation. They have the advantages of organized rural life. They present all the possibilities of success which the farming population have in those districts. In addition, they possess tangible security.

(b) *Development of Land.*

*Swamp or Timbered Lands.*—Therefore, while many suggestions were forthcoming at the conclusion of the war to turn forest areas or swamp lands into farms for communities of soldiers, the board felt that such plans were not within its scope. The elements of successful settlement were present in a greater degree in lands ready to farm close to the railways, moreover, the national need of closer settlement, as well as the best welfare of the soldiers, required attention to settlement facilities existing in the railway belts.

The board considered that its first duty was to settle soldiers on lands ready to farm near market and transportation and not to undertake development policies such as the clearing of timber or draining swamp lands or making land suitable for the purposes of the Act which is not yet ready for farming. Should, however, such areas be made ready for settlement by private enterprise or otherwise, the same might be acquired on application from qualified settlers at the board's appraised values the same as any other suitable lands. This policy prevented the board from becoming involved in expensive or uncertain development undertakings largely experimental and difficult to bring to a successful conclusion.

*Progressive Clearing Loans.*—Where in certain districts general settlement was under way, and a settler located on land partially developed, the board arranged for progressive clearing loans payable as the improvement work advanced.

Similarly in the case of the free homestead areas in the western provinces, the only lands suitable for the purposes of the loan provisions of the Act are lands within reasonable distance of the railways or in specially approved districts along projected lines where general settlement is well developed. Loans to settlers in such pioneer districts, however, or on bush lands in settled districts close to railways must necessarily follow progressive development of the land by the settler who thereby demonstrates that he is of the type and has the competence to succeed on a proposition of that character.

(c) *Type of Farming.*

The lands offering the greatest possible chance for general success are lands suitable for mixed farming. Practically all settlers in the Prairie Provinces are established on lands suitable for mixed farming, as well as the very great majority of the settlers in the eastern provinces and a large proportion of those settled in British Columbia.

*Specialized Farming.*—The board has not favoured any general plans for settlement on small holdings or for specialized farming such as exclusive poultry raising, truck gardening, and fruit growing. Specialized farming requires matured experience and special adaptability. The board made careful investigation into the possibility of general settlement on small holdings in view of the numerous applications received from men who had lived in cities all their lives and whose object was largely to secure locations adjacent to towns and cities rather than land settlement of the character of mixed farming. From the investigations made and from the board's experience to date, settlement under specialized farming plans by inexperienced men or by men of limited experience, offers possibility of undue proportion of failures with the reversion to the board of numerous small holdings adjacent to urban centres of uncertain realizable value.



It has endorsed the settlement on suitable propositions of the experienced orchardist or the experienced truck farmer, who have the technical knowledge necessary to success, but it doubts the possibility under a land purchase scheme of the effective training of men with limited experience for such specialized types of farming which as a whole offers conditions for success and for financial security as in the case of mixed farming.

*Mixed Farming.*—The policy of the board has been, therefore, as far as possible, to concentrate on mixed farming settlement.

The average settlers are not encouraged to embark on a scheme of farming in which "their eggs are all in one basket."

For the average man the specialized enterprise is attended with too much risk. If sole dependence is placed in one crop such as wheat or apples, or in one class of live stock, such as beef cattle, total failure may result because of adverse weather conditions, or disease, or some other misfortune. Skilful farmers who believed that they allowed for every contingency have often failed in their enterprise by over specialization.

Individual initiative and enterprise is allowed scope, but the impulsive direction is towards mixed farming, because it is based on sound economic principles.

Where several important crops are grown and several classes of animals are kept they are not all likely to meet adverse conditions of climate or market in the one year. Different crops and different classes of animals make for better distribution of labour throughout the season. Waste is lessened because the product from one crop or animal is utilized by another class of animal. Fertility is conserved because manure rich in plant food is returned to the soil. Income is steadier and better distributed throughout the seasons; consequently there is less likelihood of contracting a great number of small debts. With cows, pigs, poultry, and a good vegetable garden much of the foodstuffs that contribute to a healthy livelihood are obtained from the farm.

*Community Farming.*—Community ownership and community operation of settlement scheme have not been favoured by the board. It early became apparent that the settler must succeed under this scheme the same as any farmer succeeds in the ordinary farming community, by farming in the same way as the farming fraternity as a whole has successfully farmed. New and experimental projects for overcoming the ordinary burdens of farming or to short cutting on the road to success have not been indulged in by the board to any extent. We find that the practical and experienced man avoids any such plans but prefers to take up farming as any other farmer would.

Community ownership or operation were desired to a great extent by the men with limited experience in farming or rural life who were anxious for mutual support and co-operation of associates. The board could ascertain few if any previous plans of this character which had been a success, and the issue was too vital to deal with on an experimental basis. The experience the board has had with a few joint loans where settlers have endeavoured to work out a partnership basis has demonstrated the impracticability as a general plan of joint or community undertakings. In most cases, the partnership is unsuccessful. In one or two cases the partnership was dissolved after purchase of the land and settlement was not effected. The board does not purchase land on a joint basis. It places no restriction whatever on two settlers or any group of settlers working co-operatively. On the contrary, in the case of new settlers it favours neighbours securing machinery and equipment the use of which may be exchanged. In this way, the burden of each individual settler purchasing a full line of equipment at the start of his operations is avoided. It insists, however, that the land purchased for each must be a separate and self-sustaining farm, each unit to be farmed and occupied, although the farm work may be done co-operatively or otherwise. The possibility of ultimate individual settlement and success is thereby assured so far as the farm unit is concerned.

*(d) Dominion Lands in the Western Provinces.*

*Loans on Dominion Lands.*—The first Soldier Settlement Act of 1919 contemplated the use of the remaining Dominion lands for the settlement of soldiers so far as they were available and suitable. While not affecting other than the western provinces, and while the greater number of soldiers have settled under the "purchase plan," the settlement on Dominion lands has been considerable and a very important contribution to the land settlement of returned soldiers. Three thousand seven hundred and thirty-five settlers have obtained loans on free Dominion lands. The board has advanced \$6,369,364.18 for stock and equipment and improvements on free Dominion lands. It has sold to settlers valuable Dominion lands (comprising Doukhobor Lands, Hudson's Bay Company reserve lands, etc.), to the extent of 36,859 acres.

*Soldier Grant Entries.*—Eight thousand seven hundred and seventy-two have obtained free soldier grant entries on Dominion lands, aggregating a total holding of 2,105,280 acres. A great number of these (5,672) on free soldier grants are pioneering in the ordinary homestead use of the term without government financial assistance.

All remaining vacant Dominion lands within fifteen miles of railways were reserved on April 3, 1918, for soldier entry only. This reservation it is proposed will terminate May 1, 1921.

*Forest Reserves.*—Four hundred and ninety-nine thousand three hundred acres were withdrawn from forest reserves and made available to returned soldiers.

*Grazing Leases.*—Seventy-five thousand and forty acres from cancelled grazing leases were made available for returned soldiers.

*Indian Reserve Lands.*—Seventy-seven thousand one hundred and eighty-seven acres were purchased from the Indians for returned soldiers.

*School Lands.*—One hundred and thirteen thousand seven hundred and nine acres of school lands have been sold to returned soldiers at values determined by arbitration between the Provincial Governments and the board.

Practically all the areas of Dominion lands, forest reserve lands, grazing leases, Indian reserves and school lands taken by soldiers were uncultivated areas and are now being brought under cultivation.

*Provincial Crown Lands.*—In the case of British Columbia, lands held by settlers under provincial pre-emption entry were, if found suitable for settlement, by arrangement with the Provincial Government transferred to the board and loans granted on same.

*(e) Purchase Plan.*

The major portion of the board's operations has been under the purchase plan, namely: of the total settlers 71.2 per cent are on purchased land, 9.9 per cent are on lands already owned by them, and the balance, 18.9 per cent, are on Dominion lands. In money advances, 86.2 per cent are on purchased land, 5.9 per cent on land already owned, and 7.9 per cent on Dominion lands.

Seventy per cent of the settlers are in the Prairie Provinces, and 30 per cent in the other provinces.

That the provision for the purchase policy was necessary is indicated by these figures. Without that provision a comprehensive soldier settlement policy could not have been attained, and the settlement of soldiers in other than the provinces where there are Dominion lands would have been practically nil. The purchase policy has further enabled the settlement in the eastern provinces of hundreds of sons of farmers in their home districts who otherwise would in all probability have sought the vacant lands in the west.

(f) *Privately-Owned Lands.*

The privilege of assistance under the Act applies not only to settlers developing the homestead lands or to new settlers purchasing lands, but applies also to those soldier farmers who were already settled and owned land of their own. The same amount may be loaned to them for stock and equipment and permanent improvements as to others, namely, \$3,000. An amount not exceeding 50 per cent of the value of the land may be loaned to remove existing encumbrances on their land, the maximum loan for all such purposes being \$5,000. The security taken in this case is by way of first mortgage. To soldier farmers of this class a total for all purposes has been advanced of \$4,742,778. The object of this provision was to enable those soldier farmers whose farming had been interrupted by their service overseas to recommence their farming operations. As one of our superintendents has reported: "The inestimable benefit of this legislation is apparent when it is pointed out that the encumbrances on these lands were in the bulk of cases overdue and bearing interest at 7 per cent to 10 per cent, whilst the stock and equipment belonging to these settlers had been disposed of or heavily encumbered during their absence overseas."

(g) *Unimproved Lands—Amendments of 1920.*

The Act of 1917 was entitled "An Act to assist returned soldiers in settling upon the land and to increase agricultural production." The Act of 1919 allowed two years free of interest on advances for stock and equipment up to \$2,000; no payment until the third year. The object was to assist the new settler for the unproductive period and contemplated mainly the settlement of soldiers on the unproductive homestead lands and on the uncultivated areas acquired by purchase.

By the amendments of 1920 this policy was emphasized by giving preferential treatment to settlers going on raw land. The settler taking up an improved and equipped farm becomes immediately productive. In the case of the settler taking up raw land he has a practically unproductive period of two years. The settler taking up new land is a greater asset to the country than the settler who buys an operating farm. Hence the wisdom of concentrating on the development of the unoccupied lands. At the same time, in the case of the returned soldier the right to locate in his own home district in preference to acquiring vacant land was observed. The amendments of 1920 provided that settlers purchasing unimproved lands are not required to make any payment on land in addition to the 10 per cent cash deposit for the first two years, except a small payment of interest. They are given stock and equipment advances free of interest for two years, payments not commencing until the end of three years from the date of sale. In the case of improved lands payments commence at the end of the first year and interest is not waived on stock and equipment. The tendency of the Act and the board's administration is therefore towards the agricultural development of the unoccupied lands, with due emphasis on closer settlement.

(h) *Inspection and Appraisal of Land.*

The most important responsibility in the administration of the Soldier Settlement Act is the appraisal of land. The board regards the appraisal work as its most vital department. The success of the settler, as well as the validity of the land security, depends on the competence and efficiency of the work of the appraisers. The supply of experienced or professional valuers was extremely limited. It was necessary for the board, by selection and elimination, to build up a trained staff of appraisers before the maximum of efficiency could be reached in that branch.

The appraisal staff is in charge in each district office of a chief appraiser, who is responsible for its efficiency. The work of each new inspector is checked by the chief appraiser. Check appraisals are constantly made on all appraisers. Confer-



ences of appraisers have been held, in which they were fully instructed in the principles and policies of the board, and the regulations thereunder; the classes of land necessary to the success of settlers, in harmony with the board's requirements as to security. Their values are based on productivity and not speculation. Stress is laid on the fact that valuations are on a total cash payment basis. Not only the board's security but the settler's career and future depend upon the inspector's reliable and conscientious valuation. Hence efficiency and integrity are the sole reasons for the appointment of an appraiser.

Inspections are not made when the snow is on the ground. Soil is examined as to quality. Rainfall and crop results in the locality are ascertained. Adequate water supply for domestic purposes and stock must be assured. Distance from school and markets is ascertained. The settlers' individual requirements and intentions as to the kind of farming he intends to follow are taken into account.

The above comments on the subjects of inspection and appraisal are made to indicate the great importance which the board has attached to this phase of its administration.

*(i) Price Reductions.*

In all land purchase transactions negotiation is necessary to secure the land at the lowest price the vendor will accept, or to secure it at its appraised value or less. For the most part vendors ask a greater price than the appraisers consider the land is worth. Settlers on the whole are not experienced in land buying and are not competent to negotiate with the vendors. It has become apparent to the board that systematic and businesslike methods must be followed to secure land at its appraised value or less. Price reduction and price cutting was therefore dealt with by the board in an organized way, this responsibility being placed directly on the superintendent and the chief appraiser personally, or with the assistance of officials specially skilled in negotiation.

As a result very material reductions have been obtained in buying land at less than the price which the vendor and settler had agreed upon and less than the amount applied for by the settler for the purchase of it. The fact that the Government has paid all cash to vendors has been the principal lever for negotiation, the all cash payment being a very attractive feature to the average vendor who in most cases will get down to rock bottom figures before losing the sale. This in a very small percentage of cases has caused some slight delay in closing, but the benefit to the returned men purchasing and to the board's security has been enormous and well worth any trifling delay or inconvenience. The various offices have kept track of this detail of their operations, the total saving in price reduction in the whole of Canada being approximately \$3,530,133.

*Commissions.*—Another unique feature has been the refusal to pay real estate commissions. This in itself has effected in the aggregate a great saving. Since the settler is assuming a large percentage of debt it was imperative that the land not only must be good and well situated but it must be secured at rock bottom prices; and it was imperative that the settler, if possible, should be saved the cost of real estate commissions. The assistance of the reputable real estate selling agencies was of some advantage to men desiring to find locations. On the other hand great inconvenience was caused by the board having to inspect many properties not suitable. Moreover, at the commencement of the board's operations and particularly during demobilization, returned men, whether interested in farming or not, became immediately the objects of solicitation from all and sundry to induce them to purchase farming properties, suitable or unsuitable, with the assistance of the Act, or to purchase small holding subdivisions of an impracticable character. In fact, it made the returned soldier the object of importunity by any one desirous of making a sale of land.

At the start cases came to our attention that where a returned soldier became interested in a property it was forthwith purchased by a middleman who in turn resold to the settler at an increased cost. While on the whole the ordinary selling agencies were anxious to assist in the patriotic purpose of settling the returned soldier and while in fact many did so with little or no commission, there were not wanting others who, notwithstanding the patriotic policy involved, were willing to exploit both the returned soldier and the board by sale of land at increased cost, or by the sale of worthless land, and there was not wanting an occasional inspector who failed to protect the settler and the board in that respect.

The principle therefore was laid down in the new Act that no real estate commissions would be paid on land purchased which changed hands at increased cost for the purpose of securing the benefit of the turnover to the returned soldier. This was absolutely necessary for the protection of the settlers, as well as for the protection of the board. This provision has been duly enforced with, on the whole, we think, beneficial results. Nor in the opinion of the board does such a rule in this case work a hardship on real estate selling agencies; normally, as a matter of business, the agent is paid a commission because he finds for the vendor of the land a buyer. In the case of the returned soldier he does not find the buyer. The Government, through the Soldier Settlement Board, would be supplying the buyer for the real estate agent. The quantity of available land in Canada is so great that the policy of dealing direct with the owners of land was practicable. The board refers to this phase of its responsibility because the duty of protecting its settlers from importunity and of preventing improper land transactions by dishonest applicants, vendors or officials is necessarily a very serious one; but on the whole the board is able to report that the special provisions in the Act and the efficiency of its appraisal work have supplied the essential safeguards in this connection.

## LOANS

The subject of loan procedure will be explained somewhat in detail in the chapter under "Procedure" dealing with the treatment of a settler's application from the start, issue of his qualification certificate, the making of a loan application, inspection report, approval by Loan Committee, examination and securing of title by the Legal Department, disbursements of loan under supervision of board by purchasing order and warrant, inspection of stock and equipment by field supervisor before purchase, etc.

*Initial and Additional Loans.*—It is of importance to point out that the board has pursued the policy of granting initial loans and additional loans. The settler's initial requirements and intentions are carefully ascertained, and he is given for stock and equipment and permanent improvements a line of credit sufficient to enable him to make a proper start. As he progresses in his establishment, and shows his bona fides and competence, additional loans are granted. Thus, the average loan to date for stock and equipment is \$1,264, the statutory maximum being \$2,000. The average loan for permanent improvements is \$457, the statutory maximum being \$1,000. This policy is necessary or advisable in the settler's own interest but mainly in the general interest of the board's security. The field supervisor reports specially on the case of each additional loan as to the settler's progress and his requirements.

*Seed and Feed Loans.*—Loans for seed and feed and amounts, if any, paid by the board for taxes and insurance, are short date loans and are repayable in the first fall after date of advance. Such loans for seed and feed when repaid are redisbursable and all settlers are encouraged to keep unexpended at least \$300 or \$400 of their loan as a protection in the event of crop failure or other loss, in order to obtain seed or feed. While loans for provisions or grub stakes are permissible in appropriate cases, a liberal policy of loaning for these purposes is not followed. Each applicant is required to give assurance in writing that he has the means or ability with his own

resources and those proposed to be loaned to provide for himself and his family until the farm becomes producing. A liberal policy in advancing for such personal purposes in the board's opinion would be a deterrent to success in land settlement of men without the self-reliance and personal resourcefulness necessary in the case. Cases, however, arise of sickness, misfortune, fire, crop failure, rendering personal relief to a limited extent necessary.

### SUPERVISION OF SETTLERS.

Next only to the importance of the policy of approving only "qualified settlers" and of selecting only "suitable land," is the policy of "supervision of settlers," in purchasing their stock and equipment and in their agricultural operations. A settler, particularly a man with limited experience may be foredoomed to failure by being loaded with worthless stock and machinery or with too much or too little equipment, or by commencing his farming operations on a wrong basis. As in the case of land there were not wanting at the commencement of the board's work some vendors of live stock who were willing to exploit a settler with worthless stock. Since a great portion of the board's security is in the form of chattels and is dependent on the maintenance of that security, and since in a measure the board's security is contingent on the settler succeeding and repaying the loan, "supervised settlement" is the third maxim of the board.

A staff of field supervisors, therefore, has been appointed under the "Agricultural Branch" of the board. They are practical and experienced farmers or men with expert knowledge of live stock and machinery, who supply the "personal contact" between the board and the settlers after they are established. Once the settlers are established the field supervisors are the eyes of the board with respect to these settlers. Their duties are to supervise prospective applicants who are training; to inspect and value the stock and equipment purchased for settlers; to visit the settlers, and to give advice on farm methods and problems, and in general to advise them in all practical matters relating to the farm work, in order that they may produce sufficient to meet their obligations; to make recommendations to the board when from time to time the settler requires additional advances for stock and equipment and improvements; to make reports on the progress of the settler and the maintenance of the board's security; and to advise the board to what extent the settler is or is not able to meet his due payments.

For supervision purposes settlers are classed in several grades, the most successful and progressive requiring little or no supervision, others requiring to be visited frequently, while the prospective failures are watched closely to afford them all reasonable assistance and in order that the board's chattel security may be safeguarded as far as possible. As settlers progress and commence repayment the necessity for supervision decreases in corresponding ratio.

Without supervised purchase the policy of embarking on the purchase of horses, cattle, and other live stock on a large scale would have been a perilous enterprise. In results accomplished, however, its feasibility has been demonstrated by the methods followed. Good chattels have been bought at right values and the returned soldiers saved from much exploitation and imposition.

*Home Branch.*—It has been recognized that the home conditions are a vital and often a deciding factor in the success of the settler. A branch, therefore, was formed to instruct and advise the wives and family dependents of settlers in home economics, and to co-ordinate and direct in a special way for the benefit of the home life of settlers, the attention and efforts of the various educational associations and organizations which exist in all rural districts.



*Stock and Equipment Purchases.*—It is worthy of special mention that as a result of negotiations between the board and the manufacturers of farm machinery, implements, harness, etc., and with lumber companies, special arrangements were made whereby soldier settlers might secure materially reduced prices, practically, in fact, wholesale prices. No limitation is placed on the right of the settler to purchase in his own way or from whom he pleases, save only as to inspection and valuation. The machinery, harness, and lumber firms are entitled to credit for thus assisting the returned soldier, the concessions being for the patriotic purposes involved and not solely for business considerations. By means of these reduced prices, since the commencement of the board's work to the 31st of December, 1920, the actual saving in dollars and cents to the returned soldiers on these purchases has reached the large sum of \$810,334.06.

*Reduced Railway Transportation.*—While mentioning the concessions granted to returned soldiers in connection with land settlement, it should be stated that the railway companies throughout Canada responded promptly to the advances of the board for reduced fares. The companies, immediately on the commencement of settlement operations, granted to settlers, their families and dependents, the cheap rate of one cent per mile to make trips to work for a farmer or look for land, to return home and again return with their families, and get located on the land with their stock and equipment, etc. This has been a very great assistance to the settlers whose capital for these personal purposes was in many cases necessarily slender. The rate granted is exceptionally low and the concession in this case also was to the patriotic purposes involved and not solely to business considerations.

## ADJUSTMENTS

Up to March 31, 1921, the total number of adjustment cases dealt with by the Adjustment Branch was 1,470. Of this number, 338 were on Dominion lands, for which there was no outlay for the acquirement of land.

Four hundred and twenty-six cases are attributed to causes beyond the control of the settler, such as, death of settler, illness due to recurring disability, sickness in settler's family, crop failures, difficulty experienced by the settler in bringing the land into the state of cultivation desired, etc.; 995 cases are attributed to the settler himself, to his temperament, bad farm management, abandonment for no apparent cause, etc.; out of this number, 49 cases are due to dishonesty or fraud on the part of the settler, such as unlawful disposal of the board's property, etc.

As indicated above, it is not to be assumed that all cases of adjustment represent cases of failure. After three years of the board's operations, it is found that the number of established settlers who have discontinued or are about to discontinue their farming effort is not larger than could have been reasonably expected. Considering the fact that loans were approved to 19,771 settlers and that only 1,470 cases, or about 7 per cent of the total number, have been so far dealt with by the Adjustment Branch, the percentage of adjustment cases may be considered normal.

Of the above-mentioned cases of adjustment, 200 have been completely closed out and disposed of. On the aggregate of these completed cases, no financial loss has occurred.

In addition to this, 329 have repaid their loans in full, 194 of them remaining on the farm, the balance reported to have discontinued farming.

*Assurance Fund.*—The expectation of a normal ratio of loss was considered by the board and by the Government in introducing its legislation. The board took the position that the losses should be provided for and covered. Suggestions were made for the creation of an "Assurance Fund" by the assessment of a certain amount for

that purpose to each loan, or by the charging of a slightly increased price per acre of land sold or turned over sufficient to provide a fund which would ensure operation without financial loss.

It was similarly considered whether a stated amount should not be charged to each loan for such purposes as office fees, appraisal fees, and legal costs. The Government, in view of the re-establishment features, desires to maintain the principle of re-establishment without charging the soldier settler for the administrative cost. Therefore, the cost of administration is considered primarily as a re-establishment expenditure. It also is desired to maintain the policy of turning over the land to the soldier strictly at cost price. Otherwise, profits could have been made for the purpose of an assurance fund on the turnover on lands secured at less than market value and also on the turnover of tracts such as Indian reserves, etc.

The Government, however, acceded to the principle of creating an Assurance Fund by transferring to the board for disposal under the sale provisions of the Act the Dominion lands which were of the class of "specially valuable" lands; that is, lands which because of their exceptional value were not of the ordinary homestead class and could not equitably be disposed of except under purchase provisions.

By the sale of specially valuable lands of this class a fund of \$515,363, has been provided, bearing interest at 5 per cent. In addition, there are assets in other lands not yet disposed of, valued at \$324,523. The fund already provided will more than cover any possible loss which might occur in connection with the settlers placed on land to date when the pending cases of adjustment are turned over to other settlers. So that the board is in the position of being able to cover its operations so far as deaths, abandonments, failures, dishonest or incompetent appraisals, are concerned, with a margin of safety on a business basis.

### COLLECTIONS

It has been the policy of the board to place clearly before settlers when making their applications, that advances are repayable and in no wise gifts or grants.

The 1st of October, 1920, was the first date since the introduction of purchase legislation that any considerable amount of money has become due and payable by soldier settlers. The payments to December 31 indicate not only that soldier settlers under the Act have a general realization of their business obligations, but that they have evidenced a sincere intention to discharge these obligations.

On the standard date of payment (October 1 in Western Canada, and November 1 in Eastern Canada), 12,361 settlers had payments due, aggregating \$2,315,181.05.

On the 31st of March, 1921, 10,139 settlers, or 82 per cent of the total, had made their payments in whole or in part, and \$1,953,692.47 had been returned to the public treasury. Of the total collected, \$1,159,569.57 is applicable to payments actually due, while the balance, \$794,122.90 consists of overpayments on the part of settlers who have availed themselves of the prepayment privileges and reduced their indebtedness to the board.

Prior to due date of payments, each district superintendent throughout the Dominion made a survey of his district to determine accurately the crop and market conditions and estimate in advance the likelihood of payments on the part of individual settlers. In this way district offices have been in a position to make requisitions for payments consistent with crop returns, and where promising settlers because of crop failure or other factors beyond their control have been unable to meet their obligations, an appraisal of risk has been taken, and where it is evident that the original security is being maintained, payments in these cases have been deferred.

Considering the factors which would appear to militate against successful collection returns, and also considering the fact that during the threshing of the 1920

crop the grain market collapsed, it is a source of gratification that the percentage of collections appears in a very favourable light when compared with the 1920 collection statements of loan companies and implement concerns. The fact that soldier settlers have evidenced their good faith by repayments this year of \$1,953,692.47 and that additional payments temporarily deferred will aggregate \$1,140,430, has in a large measure placed the stamp of guarantee upon soldier settlement work.

## PRODUCTION

The question is naturally asked, what does the settlement of 25,000 settlers mean in the way of crop production? What does it mean in the breaking up of new land? What amount of grain and other crops have been produced to date during the short time the Act has been in operation? What does it mean as a contribution to the railway problem of Canada?

The board has gone to some pains to collect by reports from its settlers through its field supervision staffs, the actual aggregate figures of production. The figures are surprising and indicative of the industry and bona fides of the settlers established and indicative of the contribution of the settlement of these men to the national agricultural prosperity.

Soldier settlers last year produced:—

|           |                                  |
|-----------|----------------------------------|
| 2,691,194 | bushels of wheat.                |
| 6,573,833 | “ “ oats.                        |
| 546,554   | “ “ barley.                      |
| 307,910   | “ “ rye, flax, and mixed grains. |

Totals—10,119,491 bushels of grain produced.

They produced:—

|         |                             |
|---------|-----------------------------|
| 19,675  | tons of fodder corn.        |
| 375,258 | tons of hay and green feed. |

The board has title and retains a lien on the following live stock, which are producing or growing into money:—

|                   | Number         | Value                |
|-------------------|----------------|----------------------|
| Horses . . . . .  | 38,399         | \$6,015,018 33       |
| Cows . . . . .    | 37,743         | 3,148,233 70         |
| Cattle . . . . .  | 24,550         | 969,707 82           |
| Sheep . . . . .   | 8,718          | 110,362 73           |
| Swine . . . . .   | 9,637          | 163,735 91           |
| Poultry . . . . . | 188,873        | 155,180 62           |
|                   | <u>307,920</u> | <u>10,562,239 11</u> |

## SUMMARY OF RESULTS

*Re-establishment Benefits.*—The special consideration given to the fact that the prospective settlers on land were returned soldiers are:—

- (1) Agricultural training and pay and allowances while in training;
- (2) Long terms of repayment on amortization plan;
- (3) Cheap rate of interest—five per cent;
- (4) No interest on stock and equipment for two years; (this item has amounted to a total saving to the returned soldiers of approximately \$1,500,000);
- (5) Small cash payment of ten per cent on land;



- (6) No cash payment on purchases of stock, equipment and building materials;
- (7) Free administration, no charge for office administration, land inspection or legal fees, etc.;
- (8) Supervision and advice in purchase of land;
- (9) Savings in real estate commissions;
- (10) Supervision and advice in purchasing stock and equipment;
- (11) Supervision and advice in farming operations.

In addition to the above, by special arrangement reduced prices were given by the manufacturers of agricultural implements, with the result that in the purchase of their equipment a total saving was effected by the returned soldiers of \$810,334.06. Price reductions were secured for applicants in the purchase of land at cash figures totalling approximately \$3,530,113 and similar large savings were made by purchase under inspection and appraisal by the field supervisors of the settler's stock and equipment. The policy of supervised purchase of land, stock and equipment, has meant not only the saving of actual money to the settlers, but has in numerous cases meant the difference between success and failure by starting the settler out right.

If the question is asked: "Why have not 50,000 or 100,000 soldiers or more settled on land instead of 25,000?" the answer, apart from the question of availability of large sums of money for the purpose, is that probably two or three times as many men would have settled had it not been for the safeguards necessary to secure successful settlers. If every applicant had settled who desired to do so without adequate agricultural experience and without the payment of a personal stake in the land, if a policy had been followed of automatically establishing on land every applicant who had the necessary military service, a much greater number would have taken up land, but the number of failures and financial losses involved would have been abnormal. No propaganda has been carried on by the board to induce settlement. The men settled are those with the initiative and personal and other factors necessary on approved locations to ensure a reasonable prospect of success.

*National Significance of Movement.*—Apart from the re-establishment phase of land settlement, there is the national significance of the movement which has already added more than 25,000 heads of families to the permanent agricultural population of the Dominion. This means a total of more than 100,000 men, women, and children who are engaged in Canada's chief industry under the best possible conditions of state aid—selected men, selected land, selected foundation stock, cheap money and long-term payments. Under the protection of the Soldier Settlement Board and guided and assisted by competent supervisors, these 25,000 soldier farmers are enabled to carry on a remunerative enterprise but for which a great proportion of them would be found in the crowded centres of population, increasing the difficulty of the problems of unemployment.

The 25,000 heads of families represent, as previously stated, a population of 100,000 souls. What does this mean? By reference to the Canada Year Book we find that the census of 1911 gave the whole population of the province of Prince Edward Island, rural and urban, as 93,728, while we find that there are fewer than 50,000 farmers in the whole province of Manitoba. The rural population of the counties of Essex, Kent, and Lambton, which in 1911 was 100,709, about equals the number of people who have been directly benefited by the soldier land settlement plan. Soldier settlers and their families number as many as the rural population of the counties of eastern Ontario, including Prescott, Russell, Glengarry, Stormont, Carleton, Dundas, and Grenville.

A further comparison shows that the area of land taken up by returned soldiers under the Act is 4,854,799 acres. This is almost four times the acreage of the province of Prince Edward Island; it is equal to the four largest counties of Nova Scotia—Cumberland, Guysborough, Halifax, and Queens-Shelburne—or the counties of

Brandon, Lisgar, and Portage la Prairie in Manitoba. The area under settlement by returned men approximates the acreage of the double tier of Ontario counties on lake Erie from lake St. Clair to the Niagara river, including Essex, Kent, Lambton, Elgin, Middlesex, Norfolk, Oxford, Haldimand, Brant, Welland, Lincoln, and Wentworth; or the whole of that portion of eastern Ontario enclosed by the Ottawa and St. Lawrence rivers with the base line of the triangle running from Gananoque to Pembroke.

The comparisons illustrate the wide effect of the movement which had for its twin aims the re-establishment of returned men and the increase of the productive area of our agricultural lands. Of the 4,854,799 acres occupied by soldier settlers nearly one-half, or 2,105,280 acres, was raw, uncultivated land lying in the Prairie Provinces and known as Dominion lands. The number of soldier grants of free land which have passed to settlers is 8,772. The average soldier grant and homestead farm comprises 240 acres; of this raw land, in 1920, soldier settlers broke to the plough 194,253 acres, and the expectation is that in 1921 an additional 300,000 acres will have been broken, making a total area of nearly 500,000 acres brought under cultivation for the first time. Of the going concerns purchased by soldier settlers through the board in every province of the Dominion, the aggregate area under cultivation was 928,636 acres, and such progress has been made by the majority of settlers as to lead to the belief that this area has been very largely increased. There was produced in 1920 by soldier settlers an aggregate of 12 to 15 million bushels of grain, while the hay, roots, corn, garden and other field products would augment very considerably the total for which soldier settlers are responsible. Live stock purchased by the board for soldier settlers aggregates in value \$10,562,239, and, in addition, thousands of animals were purchased by settlers without assistance from the board; while the natural increase of live stock would add very considerably to the totals.

The area of soldier lands under crop, namely 928,636 acres, when the land was bought, and about 500,000 acres since broken, approximates the total area of land under crop in Nova Scotia, 919,547 acres, and Prince Edward Island, 536,105 acres. These figures are for 1920, when the whole area under crop in Canada was, according to the Year Book, 52,830,865 acres. We find also that the value of crops in Canada in 1920 was \$1,455,244,050, of which Prince Edward Island produced \$18,530,400, and British Columbia, \$27,017,500. It is perhaps not too much to say that the returned men operating under the Soldier Settlement Act have produced in the past year field and other crops aggregating the figures for either of the provinces named.

What does this mean to Canada? How have soldier settlers contributed to the wealth of the Dominion? Undoubtedly the Soldier Settlement Act has had an appreciable effect in accelerating the Back-to-the-Land Movement.

There had been a strong drift cityward in the years preceding the armistice. Thousands of our soldier lads returned from overseas with plans as to the future unformed. Many of them possessed small capital, possibly little more than their gratuity and post-discharge pay.

They would have remained at the demobilization centres or drifted to the big towns and cities, adding to the numbers out of work through the closing down of war factories, and the inevitable consequences of the readjustment of industry. But the Soldier Settlement Act offered an opportunity to many.

Through it, any physically fit and agriculturally qualified young man who had service overseas was entitled to a loan up to a maximum of \$7,500, to enable him to take up farming. Those who wished to accept the offer but had no agricultural experience were given the opportunity of gaining the necessary experience by working with successful farmers until they could pass the qualification tests. More than 43,000 of Canada's overseas force qualified, and 25,443 have already been assisted either with free grants of land in the Prairie Provinces or with loans. The total of loans approved is \$80,371,750.48, of which \$76,928,922.54 actually has been disbursed. Of this amount, \$4,085,095.96 has been returned to the public treasury in the shape of

10 per cent initial payments and nearly \$2,000,000 as repayments due, while a further sum of \$1,400,000 has been received from settlers who have repaid their loans in full.

Without question, few of the soldier settlers would have been in a position to take up land of their own had it not been for Government aid.

The Canadian Pacific Railway estimates that every producing settler is worth \$734 to the railways alone every year. If we say that 10,000 of our soldier settlers were in a position in 1920 to produce their full share of crops we would have, according to the Canadian Pacific Railway estimate, no less than \$7,340,000 added to the earnings of the railways by reason of the development of this scheme. Therefore, when the 25,443 settlers are contributing their full quota of agricultural production their value to the Canadian railways will be over \$18,000,000 a year. And the railways are not the only institutions that benefit from increased crop production. The banks, our commercial and industrial concerns all feel the throb of increased business. Urban centres progress in the same ratio as the farming districts. The prosperity of the basic industry of agriculture means like prosperity for the manufacturer, the wholesaler, the retailer, the railroads. More production means more traffic for the railways and a gradual whittling down of the railway operating deficits which the people of Canada are required to bear.

Such is bound to be the effect of the encouragement which has been given to the development of the waste spaces of the Dominion. Soldier land settlement is a stimulus to agriculture, to the growth of the Dominion, the full effect of which is already being felt but may only be fully appreciated by the next generation.

*Conclusion.*—The board feels that Parliament, in enacting the land settlement legislation for returned soldiers, made provision for a policy of great national beneficence, not only to the returned soldier who might succeed under it, but also to the national advancement. While doubts at first existed as to how far the returned soldier might desire rural settlement, and doubt existed in the minds of some as to the business basis of the enactment and the possibility of giving a reasonable element of financial security to the operations under it, the board feels that the administration of the Act, which has necessarily been a responsibility of an unusual and onerous character, has resulted in an important measure of satisfactory settlement on successful and safe lines. These results are indicated by the limitations of the provisions under supervised settlement to suitable men and suitable lands, by its collection returns actually received in moneys repaid to date, by its adjustment operations with respect to settlers who abandon with the protection of an assurance fund to cover unavoidable losses, by the crop production returns, and by the value of the contribution of an army of soldier settlers to the agricultural life of Canada.



## CHAPTER II

### HISTORICAL SKETCH

#### THE SOLDIER SETTLEMENT ACT

The Soldier Settlement Act was passed at the session of the Dominion Parliament of 1917, and was described as "An Act to Assist Returned Soldiers in settling upon the land and to Increase Agricultural Production."

This Act provided for the formation of a Board of three commissioners, and for the granting of loans to the maximum of \$2,500 which might be used to assist the settlement of soldiers on free Dominion lands in the western provinces, or on lands already owned by the soldiers, or to assist in the purchase of land. The loan was for a period of twenty years, repayable on the amortization plan with interest at five per cent per annum. The purposes for which the loans might be granted were set forth as follows:—

- (a) The acquiring of land for agricultural purposes;
- (b) The payment of encumbrances on land used for agricultural purposes;
- (c) The improvement of agricultural land;
- (d) The erection of farm buildings;
- (e) The purchase of stock, machinery and equipment; and
- (f) Such other purposes as the board may approve.

The Act further authorized the reservation of any available Dominion lands for the purposes of the Act, and provided for the granting of a free entry for 160 acres of Dominion lands in addition to the ordinary homestead right of 160 acres, and on settlement conditions similar to homestead duties.

The Act stipulated that returned soldiers receiving loans should be qualified to farm, and empowered the making of provisions for the agricultural training of returned soldiers and for the supervision of the farming operations of the settlers. The beneficiaries of the Act were Canadians who served overseas, and members of the Imperial forces who served in a theatre of war.

#### THE SOLDIER SETTLEMENT BOARD

The Soldier Settlement Board of Canada was established pursuant to the Act, by Order in Council of January 30, 1918, while the war was still in progress. Mr. Samuel Maber, of Ottawa, who for many years had served in many administrative capacities in the Department of the Interior in connection with the administration of Dominion lands, was appointed to act as chairman, pending the permanent formation of the board. The other commissioners were Major E. J. Ashton, D.S.O., a veteran of the Great War and also of the South African campaign, and for a time Officer Commanding "H" Unit of the Military Hospitals Commission, at Regina, Sask., and Mr. Charles F. Roland, Director of the Winnipeg Industrial Bureau.

Thus constituted, the board immediately concentrated on organization and the granting of loans to returned soldiers. At this time many hundreds of men who had homesteads or farms before enlistment had been invalidated home and were pressing for loans in time to re-establish themselves in farming operations for spring

seeding. As the Dominion Lands agencies existed in the western provinces, to secure immediate action, an arrangement was made, whereby applications were at once received by the Dominion Lands agents, inspections and valuation made by the Homestead Inspection Service, and loans granted to the waiting applicants in time for spring operations and summer work. The Dominion Land Service gave precedence to this work and transacted the required business with commendable zeal and earnestness.

The Act having authorized the reservation of any Dominion lands for the purpose of soldier settlement, all Dominion lands remaining undisposed of within fifteen miles of railways were reserved, in order that returned soldiers should have the full benefit of any remaining good lands there might be of this class. This reservation was confirmed by Order in Council of the 3rd of April, 1918.

On the 5th of April, 1918, the Loan Regulations of the Soldier Settlement Board were approved by Council, providing for the manner and conditions under which loans might be obtained.

On the 14th of May, 1918, the Land Regulations of the Soldier Settlement Board were approved by Council, providing for the securing of soldier grant entries on Dominion Lands, and for the conditions of residence and improvements.

It was decided early to deal with the loans locally without formality of reference in each individual case to the headquarters of the board at Ottawa. The basis of an organization was promptly laid down by the appointment of provincial or district superintendents, who dealt with loans under the regulations of the board with the aid of local advisory loan committees composed of men of high standing, leading loan managers and others experienced in the administration of loan operations, whose duty it was to advise as to the quality and value of land on which loans were applied for. Appraisers and inspectors and other necessary staff were appointed in connection with each district office.

*First District Office.*—The first district office of the board was opened at Winnipeg, Manitoba, on the 10th of March, 1918, with Mr. D. H. Cooper, Manager of the National Trust Company, Mr. W. H. Cross, and others, as an Advisory Loan Committee. The office at Regina, Sask., was opened shortly afterwards, in March, 1918, with Dr. Mahan of the Provincial Securities Company, Mr. W. G. Styles, Mr. A. Givens, and others, as the Advisory Committee. The office at Edmonton, Alta., was opened in April, 1918, with Mr. W. T. Creighton, Manager of the Canada Permanent Loan Company, as Chairman of the Advisory Committee. The Ontario office was opened at Toronto in June, 1918, with Mr. H. C. Schofield as Chairman of the Advisory Committee. The British Columbia office was opened at Victoria, in July, 1918. Temporary arrangements were made in the Maritime Provinces pending opening of offices. Additional offices were at a later date opened in Saskatchewan at Saskatoon and Prince Albert; in British Columbia at Vancouver and Vernon, and in Ontario at Fort William, and in the Maritime Provinces at St. John, N.B., Halifax, N.S., and Charlottetown, P.E.I. By the fall of 1918 the loans had reached over the million mark.

In May, 1918, the railway companies granted to settlers under the board and their families the privilege of transportation at the cheap rate of one cent per mile to work for a farmer, or to train at a training centre, to look for land, to return home and take their families or dependents to the farm.

Since the Act of 1917 contemplated primarily the settlement of returned soldiers on free Dominion lands, and since the supply of suitable Dominion land appeared to be limited, the board turned its attention immediately to definitely determining to what extent the free lands would provide land necessary for a settlement scheme of the magnitude involved. It carried its enquiries into each land district and made special reconnaissance through survey parties under the Topographical Survey Branch

of the Department of the Interior into the areas still remaining adjacent to transportation. The board after due enquiry determined that the remaining Dominion lands did not afford the necessary scope for a land settlement policy for returned soldiers. It so reported to the Government and recommended that in addition to the provisions of the 1917 Act, more extensive powers in respect to the purchase of land were necessary to an adequate settlement policy.

*Board's Powers Widened.*—Land Settlement had awakened an enthusiastic interest among the many men while still overseas, and the passage of the first Soldier Settlement Act in 1917 during the war lead many to anticipate land settlement on their return. The remaining free Dominion lands, however, were found to be too limited in extent to admit of a comprehensive settlement plan under loaning provisions. Large areas of vacant lands privately owned were available for purchase. The Federal Government, therefore, decided that the lands held by private owners should be made accessible to returned soldiers under a purchase policy.

*Conference of Provincial Premiers.*—Any scheme of land settlement by purchase of privately owned lands appeared to be a matter primarily of provincial jurisdiction and responsibility. The provinces, however, took the position that the settlement of returned soldiers on land was a matter of federal responsibility. The subject was made a matter of consideration at a Conference of Provincial Premiers which assembled at Ottawa in November, 1918, with the final decision that the obligation was federally assumed.

In November, 1918, Mr. Charles F. Roland, one of the commissioners of the board, resigned, and on the 30th of November, 1918, Mr. William J. Black, B.S.A., Commissioner of Agriculture in the Federal Department of Agriculture, and formerly president of the Manitoba Agricultural College, was appointed as commissioner and chairman of the board.

On the 11th of February, 1919, an Order in Council giving full purchase powers was passed under the War Measures Act, pending the introduction of proposed legislation at the ensuing session of Parliament. Under that order the board was empowered to purchase and resell land to returned soldiers up to \$5,000, the settler paying ten per cent of the purchase price, in addition to which the settler might be advanced up to \$2,000 for live stock and equipment, and up to \$1,000 for permanent improvements. The maximum amount which might be advanced to any settler was \$8,000.

Concurrently with the proposal to enlarge the scope of the Act by the addition of purchase powers, the board added to its organization committees of prominent agriculturists and practical farmers to deal specially with the agricultural qualifications of applicants, regulations to this end being approved by Order in Council of the 17th of January, 1919. Qualification committees of this character were appointed at each district office. An Agricultural Branch was also formed and a staff of field supervisors appointed to assist in the supervision of the purchase by settlers of their live stock and equipment and in carrying on their farming operations. A branch was also formed to instruct and advise the wives and female dependents of settlers in home economics.

At the session of Parliament of 1919, the Soldier Settlement Act, 1919, was passed and became effective on the 7th of July, 1919.

An outline of the main provisions of this legislation is given in another chapter of this report.

*Pay and Allowances.*—Regulations for the granting of pay and allowances to prospective settlers in training or their female dependents in training were passed by Order in Council of the 22nd of April, 1919 (amended by Orders in Council of December 3, 1919, and March 1, 1920).



*Provision for Imperial Ex-Soldiers.*—By Order in Council of the 30th of December, 1919, regulations for the settlement of Imperial ex-soldiers eligible under the Act were approved. An office had some time previously been opened in London, England, with Lieut.-Col. K. C. Bedson in charge, to advise returning Canadians and prospective Imperial settlers of the privileges and limitations of the Soldier Settlement legislation. Under the regulations mentioned, a Selection Committee, composed of Mr. W. E. Scott, of Victoria, B.C., and Mr. Russell Wilson, of Saskatoon, Sask., were sent to England to receive applications from intending soldier settlers under the Act, and grant provisional certificates. Primarily, the purpose of the committee and of the office in London was to prevent misunderstanding of the Canadian legislation by properly informing all enquiring applicants as to the conditions and benefits thereof.

Some hundreds of applicants were examined and selected. The British Government provided free transportation for these families. The overseas office was discontinued in 1920, as the Canadian representatives in England are in a position to inform applicants, and the Imperial settlers are dealt with on application to the district offices in Canada in the same manner as Canadian applicants, with certain special exceptions, such as the requirement to pay 20 per cent of the purchase price of land and stock and equipment, etc.

*Amendments to Act.*—At the session of Parliament of 1920, some amendments to the Soldier Settlement Act were passed (May 11, 1920), which provided in the case of settlers purchasing entirely unimproved lands that no payment be required on stock and equipment until after two years had elapsed, and interest exemption for two years; also that no payment be required on land or permanent improvements for the first year, and only a small payment of interest the second year. In the case of the purchase of improved lands, no free interest is granted on stock and equipment, and the payment on land becomes due on the standard date after the end of the first year. The purpose of this amendment was to encourage and facilitate the settlement of the unimproved lands by giving favourable treatment in the matter of payments to tide the settler over the unproductive period on the raw land.

By Order in Council of the 15th of June, 1920, the regulations of the board were confirmed, adopting standard date of repayment in the fall, and regulations in connection with the repayment of loans.

In September, 1920, Mr. W. J. Black resigned in order to take up other important work, and Major John Barnett, of Calgary, was appointed commissioner and chairman. Major Barnett was the first superintendent of the board at Calgary, and later was appointed general counsel for the western provinces. He went overseas with the 187th Battalion. Previous thereto he followed the practice of law in Alberta.

On the 15th of March, 1921, revised Loan Regulations of the board were approved by the Governor in Council.

## STAFF

The board desires to express its unqualified appreciation of the efforts of the directors and staff in carrying out this stupendous settlement project. Immense sums of money have been handled in the purchase of land, live stock and equipment, and there have been no serious remissions of duty, but, on the other hand, most scrupulous care has been exercised by the staff in order to protect the interests of the soldier settler and to assist him to obtain good value and security against loss.

Many of the principal members of the staff throughout the country suffered losses and disabilities in the war. One, who is a superintendent of a district, lost a leg while serving as a private in an overseas battalion. Another efficient officer suffered the loss of both legs. He began as a clerk and by industry and application worked

his way up to a prominent position in one of the branch offices. Another superintendent, who was a practical farmer prior to the war, served as a private and lost an arm. The excellent service performed by these men is a splendid tribute to the character and worth of the returned soldiers.

ADVISORY COMMITTEES

The Soldier Settlement Board desires to place on record its appreciation of the splendid co-operation of the Advisory Committees appointed during the earlier stages of the development of the work. The work in Canada was entirely new. There were no existing departments of a similar character. The nearest approach to the responsibility involved were the operations of the large loan and trust companies. Clerks, inspectors, supervisors—all had to be trained. The procedure and regulations had to be evolved. At the same time, thousands of applicants were pressing for immediate attention.

The advice, therefore, to soldier settlers, in acquiring land or farms worth the money and in suitable districts, which was given by the Advisory Loan Boards comprising men of high business standing and experienced executive ability and intimate local knowledge of land values, was of outstanding value. Similarly, the opportunity to settlers to first interview a committee of practical and successful agriculturists before finally determining to take up farming, was of equal importance. These advisory committees entered earnestly into the consideration of the difficulties confronting the board in solving the problem of the successful settlement on land of the returned soldier. They gave their time first in a honorary capacity, because of the patriotic purpose involved, and then as the work became more onerous on a per diem basis. As the Loan Branch and the Agricultural Branch of the District Office became experienced and efficient, the necessity for the advisory assistance grew less, with the result that at the present time the greater part of this responsibility is carried by the regular officials of the board.

*Loan Committees.*—The following gentlemen served at various times on the Advisory Loan Committees:—

*Charlottetown, P.E.I.*

John O. Hyndman, Insurance and Financial Agent;  
Frank R. Hartz, Director Eastern Trust Co.;  
William Cain, Farmer;  
The late John Hinton, Insurance and Financial Broker.

*Halifax, N.S.*

J. A. Clarke, Manager Eastern Canada Loan and Savings Company;  
S. M. Brookfield, Contractor;  
R. W. Elliot, Manager Nova Scotia Trust.

*St. John, N.B.*

E. A. Schofield, Mayor of St. John and Manager Schofield Paper Company;  
Capt. J. H. A. L. Fairweather, Barrister and Solicitor;  
H. N. M. Stanbury, Manager Canada Permanent Mortgage Corporation.

*Montreal, Que.*

M. Chevalier, General Manager Crédit Foncier Franco-Canadien Loan Company;  
E. J. Cockburn, Assistant General Manager Bank of Montreal;  
Lt.-Col. A. McKenzie Forbes, President Montreal G.W.V.A.;  
R. C. Young, Manager Trust and Loan Co. of Canada;  
Lt.-Col. L. R. LaFlèche, D.S.O., President French Section G.W.V.A.

*Toronto, Ont.*

H. C. Scholfield, Vice-President Page Hersey Company;  
F. Dane, Ontario Commissioner of Settlers' Loans;  
D. Ponton, Real Estate Broker;  
J. B. O'Brien, Barrister and Solicitor;  
R. S. Hudson, General Manager Canada Permanent Mortgage Corporation.

*Winnipeg, Man.*

W. H. Cross, Director Great West Life Insurance Co.;  
F. T. Griffin, Commissioner, Northwest Land Co.;  
Lt.-Col. Wm. Grassie, D.S.O., President Wm. Grassie Limited, Financial Agents;  
David H. Cooper, Manager National Trust Company.

*Regina, Sask.*

A. V. Sydney, Returned Soldier Representative;  
J. W. Mahan, Sterling Trust;  
J. Rodgers, Manager Trust and Loan Corporation;  
W. G. Styles, District Manager National Trust Co.;  
H. W. Givins, Manager Huron and Erie Mortgage Corporation;  
Ald. W. E. Mason, Former Manager Canada Permanent Mortgage Corporation;  
R. S. Patten, Manager British Crown Insurance Company.

*Prince Albert, Sask.*

R. H. Hall, Commissioner Hudson Bay Company;  
A. E. Fox, Manager Bank of Commerce.  
The late G. S. Reid, Retired Farmer and Secretary Prince Albert Municipality;  
J. S. Fowlie, President Prince Albert Board of Trade;  
A. McD. Thompson, President Agricultural Society.

*Saskatoon, Sask.*

J. D. Gunn, Manager National Trust Company;  
J. W. Maguire, Loan Manager Canada Life Assurance Co.;  
P. S. Stephens, Inspector London Canada Loan & Agency Company;  
W. G. Gerow, Land Agent, C.P.R.;  
G. H. Cooper, Monarch Life Assurance Company.

*Calgary, Alta.*

E. D. Adams, Managing Director Lott & Company;  
E. Melvin, Manager, Oldfield, Kirby & Gardiner;  
R. McTavish, Returned Soldier;  
H. A. Howard, Manager Trusts & Guarantees Company;  
W. D. MacKay, Loan Manager Manufacturers' Life;  
W. A. Thompson, C.P.R.;  
E. B. Nowers, Newton & Nowers, Financial Agents;  
H. S. Jones, Loan Manager Manufacturers' Life.

*Edmonton, Alta.*

W. T. Creighton, Manager Canada Permanent Mort. Corp.;  
C. W. G. Browning, Manager Can. Mutual Life Assurance Co. Loan Department;  
H. E. W. Phair, Manager Canadian Life Assurance Co., Investment Dept.;  
T. Dace, Real Estate and Insurance Broker;  
A. C. Rutherford, Ex-Premier of Alberta;  
E. C. Pardee, Real Estate and Trans-Atlantic Mortgage Co;  
F. C. Young, Representative G.W.V.A.



*Vancouver, B.C.*

G. L. Smellie, Manager Canada Permanent Mortgage Corporation;  
R. K. Houlgate, Financial Agent;  
The late A. C. Stirrett, late Manager Crédit-Fonciér Franco-Canadien;  
C. E. Robson, Assistant Manager Vancouver Financial Corporation;  
G. L. Schetky, Manager North American Loan Company;  
C. E. Hope, Real Estate Agent;  
H. M. Forbes, Manager Toronto General Trust Corporation;  
G. I. Legate, Inspector Canada Permanent Mortgage Corporation;  
J. P. Nicholis, Insurance and Real Estate;  
A. E. Plummer, Manager Prudential Trust Company.

*Victoria, B.C.*

G. H. Dawson, formerly Surveyor General of British Columbia;  
C. A. Holland, Managing Director of British Columbia Land and Investment Company;  
F. E. Winslow, Manager Royal Trust Company;  
F. B. Pemberton, Financial Agent.

*Agricultural Qualification Committees.*—The following gentlemen served at various times on the Agricultural Qualification Committees in connection with the qualification of applicants:—

*Charlottetown, P.E.I.*

A. E. Dewar, Farmer;  
E. B. McLaren, Retired Farmer;  
C. McLellan, Farmer.

*Halifax, N.S.*

Prof. J. M. Trueman, Professor of Animal Husbandry Nova Scotia Agricultural College;  
Capt. Hugh A. Dickson, Director Maritime Farmers' Association;  
Capt. Glen Keeler, Farmer of Dartmouth;  
Prof. W. S. Blair, Superintendent Dominion Experimental Farm, Kentville.

*St. John, N.B.*

T. W. Caldwell, M.P., Farmer;  
Major G. S. Kinnear;  
J. W. Mitchell, Agriculturist.

*Sherbrooke, P.Q.*

J. A. McClary, Superintendent, Experimental Farm, Lennoxville;  
Major W. R. Stevens, Retired Farmer.

*Montreal, P.Q.*

L. J. Tarte, President Dominion Ayrshire Breeders' Association;  
Major R. R. Ness, Live Stock Breeder and Farmer.

*Toronto, Ontario.*

Dr. G. C. Creelman, Former President Ontario Agricultural College;  
J. G. Cornell, Director Toronto City Dairy;  
W. Bert Roadhouse, Deputy Minister of Agriculture;  
C. F. Bailey, B.S.A., Royal Agricultural Winter Fair.

*Winnipeg, Man.*

Prof. Chas. H. Lee, Manitoba Agricultural College;  
Peter Wright, Farmer, Myrtle, Manitoba;  
S. R. Henderson, Farmer, Reeve of East Kildonan;  
S. J. Holland, Farmer, Winnipeg;  
A. D. Campbell, B.S.A., Manager North West Adjustment and Inspection Company.

*Regina, Sask.*

A. E. Wilson, Seed Commissioner, Government of Saskatchewan;  
F. H. Auld, B.S.A., Deputy Minister of Agriculture, Sask.;  
James Robinson, Farmer, Managing Director, Sask. Co-Operative Elevator Company;  
E. J. Hingley, Secretary Municipal Hail Insurance Company.  
T. R. Brown, Retired Farmer;  
J. A. Mooney, Mooney Seed Company.

*Saskatoon, Sask.*

Dean W. J. Rutherford, Faculty of Agriculture, University of Saskatchewan;  
Russell Wilson, Farmer;  
W. L. Kirkpatrick, Farmer;  
J. L. McLean, B.S.A., Superintendent Forestry Depot;  
Prof. John Bracken, President Manitoba Agricultural College.

*Calgary, Alta.*

E. L. Richardson, Managing Director, Calgary Exhibition;  
G. H. Hutton, B.S.A., Chief Agricultural Department, Natural Resources, C.P.R.;  
R. C. Thomas;  
E. H. Crandall;  
Major A. G. Wolley-Dod.

*Edmonton, Alta.*

H. A. Craig, B.S.A., Deputy Minister of Agriculture, Alta.;  
E. A. Howes, B.S.A., Dean College of Agriculture, Alberta;  
J. G. Clark, Farmer;  
S. Ottewell, Farmer;  
S. G. Clarlyle, B.S.A., Live Stock Commissioner;  
Dr. H. L. Collins, Physician and Surgeon.

*Vancouver, B.C.*

R. G. L. Clarke, Dominion Fruit Inspector;  
F. M. Clement, B.S.A., Dean College of Agriculture, B.C.;  
R. M. Palmer, Ex-Deputy Minister of Agriculture, B.C.;  
J. W. Berry, President Fraser Valley Milk Producers' Association;  
P. H. Moore, B.S.A., Manager Colonsay Farm;  
A. J. MacDonnell, Farmer, Revelstoke.

*Victoria, B.C.*

W. E. Scott, Former Deputy Minister of Agriculture, B.C.;  
R. F. Taylor, Manager Colonial Trust Company;  
W. C. Ricardo, Retired Farmer, late Manager Coldstream Ranch, Vernon;  
M. Dean, Breeder of pure-bred Jerseys and Wyandottes.  
The following gentlemen acted on Joint Agricultural Qualification and Loan

Committees:—

*Quebec, P.Q.*

Nap. G. Kirouac;

Hon. N. Garneau;

Dr. G. A. Langelier, Superintendent Dominion Experimental Farm, Cap Rouge;

John Jack, Farmer.

*Ottawa, Ontario.*

F. A. Heney, Financier;

Dr. J. H. Grisdale, Deputy Minister of Agriculture, Dominion;

Bower Henry, Farmer.

FINE SPIRIT OF SETTLERS

The board desires in particular to acknowledge the splendid spirit and the enthusiasm of the great majority of the returned men who have been established on the land. That they have come through so well in the first two years of the life of this scheme is a promise of greater results in the future. Though there have been disappointments due to causes which could not be controlled and to the imperfections of human nature, on the whole soldier settlers have succeeded beyond expectations. The success of soldier settlement is not due to legislation alone, which supplies the means, nor to the board's staff, which is the instrument by which the legislation is carried into effect, but to the soldier settlers themselves—the men who plough the fields, clear the wild lands and produce the crops, and to their industry and persistence.



## CHAPTER III

### PROCEDURE

#### QUALIFICATION OF APPLICANTS

Before a returned soldier is deemed to be eligible to make application for financial assistance to farm under the Soldier Settlement Act, he is required to satisfy the board as to his military service and his ability to succeed, under average conditions, in the line of farming which he proposes to undertake.

All applicants are first required to appear at the nearest Soldier Settlement Board office, where they are interviewed and their eligibility appraised on the basis of military qualifications, physical fitness, general fitness and agricultural experience. Each applicant is required to give the names of three references in his home community. This completes the interview, the preliminary findings of the District Qualification Committee are recorded and the applicant's reference communicated with. At the same time an enquiry is sent concerning the applicant to a known fourth party in the district of these references, who is usually reeve of the municipality, mayor of the town, bank manager, or other responsible party. In addition, the local office of the Canadian Patriotic Fund is requested to submit any information they may have concerning the applicant. By these means, full and complete information is secured before any final conclusion is arrived at.

After the necessary interview and mail enquiry, final disposition of applicants may be made in any one of the following ways:—

- (a) They may be qualified Grade "A," "B," "C" or "D."
- (b) They may be disqualified.
- (c) They may be recommended to secure further farming experience.

Qualified applicants are at liberty to submit at once their application for loan, stating purposes for which advances are to be used, and giving amounts necessary in each case.

Disqualified applicants are debarred from further consideration, unless the reason underlying disqualification is removed. Under such circumstances, the applicant may again be considered.

#### AGRICULTURAL TRAINING

Applicants recommended for further farming experience are advised to secure employment with a good farmer, and are provided with a form with which to notify the district office as soon as they become located. This is in order that the progress of such applicants may be followed by a field supervisor. Applicants who may be unable to locate a suitable farmer with whom to engage, are assisted to do so by the local clerk in charge of training, through the field supervisors.

It has been found preferable, however, that applicants should themselves locate a farmer with whom they elect to acquire the necessary experience. All farmers selected by applicants in this connection are subject to the approval of the board.

While in training, applicants are visited from time to time by their local field supervisor, who reports their progress. When it is considered that an applicant has

gained the necessary experience to enable him to manage a farm himself with a reasonable prospect of success, he is granted a qualification certificate. If the applicant at any stage in the course of his training with a farmer demonstrate his insincerity or inadaptability, he is disqualified.

### INSTITUTIONAL TRAINING

To approved applicants having the minimum practical experience, institutional courses of three months' duration are provided. These courses are usually put on under the auspices of the Provincial Agricultural Colleges or Schools of Agriculture.

### TRAINING ALLOWANCES

To applicants undergoing institutional training, board and tuition have been provided free, and in addition the following allowances: Married men—thirty-five dollars (\$35) per month, with six dollars (\$6) per month for the first child and five dollars (\$5) for each additional child, up to the maximum of sixty dollars (\$60) per month. Single men—ten dollars (\$10) per month.

Married candidates acquiring practical experience with a farmer have been granted allowances at the rate of twenty dollars (\$20) per month, with six dollars (\$6) per month for the first child and five dollars (\$5) per month for each additional child up to a maximum of forty-five dollars (\$45) per month. These allowances were supplementary to regular wages paid by farmers, and were in force for a period of twelve months' training.

Training allowances were discontinued on March thirty-first of this year.

### APPLICATION FOR LOAN

Upon receipt of application for loan the district office immediately orders an appraisal of the land in question by a competent land appraiser and further secures a report from the field supervisor on the applicant and on the property. This report is then placed before the Loan Committee.

In this application the settler is required to state in detail the purposes for which he desires the loan; exactly what branches of farming he intends to follow with respect to the land applied for; to state what other stock, equipment, assets or land he already owns; to state how he purposes producing from the land in question the amount necessary to meet the yearly amortization payments necessary in the case. He is also required to show that he has the necessary 10 per cent in the case of purchase of land, and that he has sufficient means to provide for himself, family and stock, until the farm becomes producing.

### LAND INSPECTION

Before dealing with applications for loans, an inspection and appraisal of the land is made and the following information secured:—

- (a) General report on the district in which the land is situated; whether prosperous or not; facilities for marketing grain and farm produce; particulars as to roads, schools, etc.
- (b) A detailed report on the land under consideration, with special reference to nature of soil, productiveness, stages of cultivation, possibilities of further development; water supply, buildings and fences, value of land from point of agricultural productiveness;

- (c) Suitability of the land in question for soldier settlement purposes, or in other words, can a settler of average ability and resourcefulness under average crop and market conditions make a living on the land and repay his loan?

In addition to the inspection of the land by an expert appraiser the district office instructs the field supervisor of the district in which the land is located to furnish such information as may be in his possession, with regard to either the applicant or the land. Field supervisors are usually in a position to supply pertinent information regarding both the applicant and the land and thereby materially assist the District Loan Committee in arriving at a proper decision as to the proposed loan.

If the Loan Committee is in doubt on any point in connection with the land or the applicant, it calls for a check inspection by a different appraiser. The committee works on practically the same lines as an appraiser, except that in most cases it is viewing the proposition through the reports and statistics and the appraiser is viewing it on the ground.

Thus the Loan Committee, the land appraisers and the field supervisors are employed for the purpose of safeguarding the interests of intending soldier settlers and the Soldier Settlement Board.

Under the Soldier Settlement Act no commission or any consideration of any kind may pass between real estate agents in connection with sales to the board for re-sale to intending settlers. To further safeguard the board and settlers in this connection the board will not purchase lands that have changed hands subsequently to October 1, 1919, and in addition in all cases of purchase an affidavit is required from the vendor setting out the date on which he acquired the land, the price paid, and that he is not paying a commission on the sale he proposes to negotiate with the board.

## LOAN COMMITTEE

The District Office Loan Committee consists of the superintendent, district director of land and loans, and one or more advisory members. These advisory members are usually prominent and experienced loan and mortgage officials.

The Loan Committee carefully considers the application and the report thereon in order to determine,—

- (a) If the land applied for is suitable for soldier settlement;
- (b) If the applicant is likely to make a success on the land he has applied for.

If the land is not suitable or is unsatisfactory, the application is declined or deferred for further investigation. If it is satisfactory the amount of loan to be approved is then determined.

In the case of purchase propositions the Loan Committee determines the property's fair cash value for soldier settlement purposes. The value so determined is often less than the purchase price asked by the vendor. In such cases the vendor is communicated with and is required to reduce his price to the value determined by the Loan Committee. It has been necessary for the District Loan Committee to adopt every precaution to prevent returned soldiers from purchasing farm lands at prices in excess of their real value for agricultural purposes.

In addition to the amount allocated for land purchase, the Loan Committee gives every consideration to the applicant's requirements for stock and equipment, building material, etc., and approves of initial advances for these purposes sufficient to establish him adequately on the land in question.

After the Advisory Committee has given its decision, the applicant is notified in writing, as is also the vendor of the land if same is a purchase proposition.



## LAND TITLES

Definite written instructions are then issued to the board's solicitor to complete the purchase of the land in accordance with the decision given by the Advisory Committee, or, if it is a case of Dominion land (homestead or soldier grant) or privately owned land, the solicitors prepare the necessary agreements, etc. The board has its own Legal Department.

In the case of settlers on "owned" lands or on Dominion lands, the Loan Committee gives equal consideration to the suitability of the land for soldier settlement and the qualification of the applicant. If satisfied on these two points advances are approved for stock, equipment, building material, etc., to meet the applicant's needs.

## ADDITIONAL LOANS

When a settler has exhausted his initial loan for stock and equipment and permanent improvements, provided he has not received the maximum amount provided by the Act, he may make application for an additional loan through his field supervisor, who forwards such application to the district office accompanied by his recommendation. In dealing with applications for additional loans the Loan Committee takes into consideration,—

- (a) The settler's immediate and necessary requirements;
- (b) What progress has been effected by the money already disbursed;
- (c) Appreciation or depreciation of the board's security since the settler has been established.

In no case is an additional loan granted unless it is considered essential to the settler's ultimate success.

## EXPENDITURE OF LOAN

The board buys for cash only. Every dollar of the loan is expended under the board's supervision. After the land has been inspected and appraised by the Appraisal Department and the loan approved by the Loan Committee, and the title, mortgage, charge, or other documents secured by the Legal Branch, the loan is then passed by the solicitor for disbursement. In the meantime, during examination of title, if there appears no doubt that title or mortgage will be forthcoming in due course, requirement forms are issued to the settler in order that he may in the interim get ready to make his purchases of stock and equipment as soon as the legal matters of title and documents are closed.

## PURCHASE OF EQUIPMENT

The board will not purchase horses over eight years of age, and they must be sound in wind and limb and be good, serviceable farm workers. No traction or power machinery may be bought for settlers, as it is felt that settlers with the limited assistance the board can give them cannot afford such high priced machinery. It is the purpose to equip its settlers with sufficient stock and machinery of the kind most suited to the land and the class of farming undertaken.

Actual inspection is made of all stock and equipment purchased to ensure that only necessary and suitable stock or equipment is purchased and that the prices paid are reasonable. The field supervisor personally inspects all stock and equipment purchased by the settler and must submit his report and recommendation to the district office before any purchase will be considered.

In some cases, the supervisor assists the settler in locating suitable stock, but it has been found to be more satisfactory to have the settler locate and select his own stock for the field supervisor's approval, and even where assistance is given by the field supervisor in locating it, the settler must in every case personally inspect the stock and certify that it is satisfactory to him before it is recommended by the field supervisor.

Equipment is purchased through local dealers on the settler's application and the field supervisor's recommendation. Nearly all firms handling the principal lines of equipment required by settlers allow material discounts to soldier settlers, and all settlers are advised to patronize these companies unless they can purchase to better advantage elsewhere.

Further supervision of the purchase of stock and equipment is exercised in the district office. All reports and recommendations submitted by the field supervisors are reviewed by the stock and equipment supervisor, in order to check the work of the field supervisors and ensure the purchase of only suitable and necessary chattels. Purchasing orders are then issued and forwarded to the settler authorizing the purchase.

This method of supervision occasionally causes the settler a short delay in securing his chattels, but the class of live stock that has been purchased for soldier settlers is of such quality and the prices paid so reasonable, that the advantage gained by the settlers on the whole is more than sufficient justification of the slight delay in some individual cases, and well repays the cost of supervision. The general suitability of equipment purchased is also sufficient justification of this system of supervision.

### AGRICULTURAL SUPERVISION

After settlement, the farming operations and success of the settler become the care of the field supervisor for the district in which the settler has located. Field supervisors are employed by the board for the following purposes:

- (a) To assist and ensure settlers securing suitable stock and equipment for the operation of their farms;
- (b) To advise settlers regarding proper farming methods or to assist them in any way possible in the successful management of their farms;
- (c) To supervise the board's investment and to report regarding settlers' progress to district offices;
- (d) To visit applicants in training and see that they are getting suitable experience and to report to the district office regarding their progress; and
- (e) To act as the board's field representatives and on instruction to take any action necessary to protect the board's security.

All field supervisors are men with practical farming experience and thoroughly qualified to inspect stock and equipment for purchase by settlers, or to advise settlers regarding proper farming methods. Many of them have agricultural college training in addition to practical farming experience.

There are, of course, a few settlers who would not consider accepting advice from any one. In such cases, the field supervisor can only assist them in purchasing their stock and equipment; and then, although he may visit them frequently to see if they are properly attending to the board's security, he cannot prevent them from carrying out their farming operations as they wish. This is the type of settler that is figuring largely amongst our adjustment cases.

Fortunately the majority of settlers are very agreeable to supervision and are glad to discuss their farming operations with the field supervisor, and welcome any advice or suggestions he may give. Some of these settlers are equally as experienced and

capable as the field supervisor and do not require much assistance. Such men are, of course, left very much alone with the exception of the necessary visits of the field supervisor to inspect stock or submit other required reports. Other settlers with less experience are given any information or assistance possible regarding the management of their farms, care of stock, operation of machinery, keeping of farm accounts, or in attending to their farm business, etc.

A great many settlers with only limited experience have no doubt been placed on a fair way to success by the assistance given by the field supervisor.

Reports are submitted to the district office by the supervisor after every visit to a settler reporting the condition of the farm and the progress being made by the settler. In addition to the regular routine reports, special reports are submitted from time to time as requested by the district office.

If a settler abandons his farm, or becomes otherwise liable for adjustment, the supervisor makes the necessary arrangements for the care of his stock and for the protection of the board's security until disposal of same can be arranged by the Adjustment Department.

## HOME ECONOMICS

Every sound land settlement policy must take into account the home as an important factor in the financial success of the undertaking.

This has been taken into account by the board in the regulations governing the approval of loans. It is recognized that his wife's attitude towards the undertaking may be either a great help or a serious handicap to a settler. If she is cheerful, interested, capable, no adequate estimate can be made of her value to the undertaking. If, on the contrary, she is discontented, not interested in farm life, or unthrifty and indolent, it is impossible to estimate the financial injury which she may do. It is futile to loan money to a man for the purchase of land, stock and equipment if the mental attitude of his wife and her physical condition are such as to discourage and render him incapable of repaying that loan.

This branch is, however, especially exposed to the danger of being diverted from the path of general usefulness by incidental issues and conditions. Sentimental and humanitarian conditions continually thrust themselves forward, and tend to obscure the immediate end in view, which is the financial success of the settler.

For these reasons, the objective and scope of the Home Branch has been defined as follows:—

1. *Special Home Adjustment*.—Where the settler's home surroundings are a detriment or hindrance to his financial success, instruction, supervision and assistance should be given with the object of enabling the settler's wife to overcome her difficulties and materially assist her husband towards success. This will include homes where the wife of the settler may suffer through ill-health, through a lack of knowledge of Canadian conditions of life and work, or where there may be loneliness or despondency from whatever cause.

2. *General Educational Work*.—In undertaking educational work the aim should be to instruct in such lines of information as will enable the homemaker to assist in the success of the undertaking, first, by adding to the income and, second, by spending her money more wisely and economically. A woman in a home on a farm can add to the income by the receipts from poultry and dairy and may economize on groceries by instructions in gardening, cooking, and canning, so that the instruction to a settlers' wife should be along the lines of poultry, dairy, gardening, nursing, cooking, sewing, remodelling, and renovating clothes and household accounting. This instruction should take the form of personal visits. Courses are of one day, one week, or longer, according as these can be arranged in the district.



3. *Relief Work*.—This should be defined as narrowly as possible, and so far as practicable, confined to those cases where the mischance and suffering is in no way due to the settler's own fault or incapacity. This branch should merely endeavour to set working wherever it is practicable any local humanitarian or philanthropic associations who may desire to come to the relief of such cases.

4. *General Distress or Suffering*.—There may be cases of grave distress and suffering among settlers' wives and children where the board as an organization cannot take any action whatever. Such cases often arise out of salvage, desertion or similar situations. The unfortunate wife naturally turns to the Home Branch representative who must do what she can to secure the temporary and immediate relief necessary. If this is done it should be clearly understood that it is not because of their association with the Soldier Settlement Board, but from sympathy with the sufferings of other women, even though sufferers may, to a very large extent, be responsible for the position they are in.

The above classification is based entirely on the relative importance to the board and to the success of the settler. One and two must be regarded as the principal work of the Home Branch, three is merely incidental and the need for it should diminish rapidly, while four in no way arises out of Soldier Settlement operations and merely recognizes the fact that our Home Branch representative, a woman with broad sympathies, cannot ignore entirely cases of this character.

## HOME BRANCH ACTIVITIES

Five thousand seven hundred married settlers have been visited by members of the Home Branch, and the various problems relating to each of the families have been dealt with. We have met disaster in the form of sickness, fire, or death, and minor troubles such as loss of crop, loss of stock, and difficulty with handling the immediate problems which face the family. These problems may be caused by lack of knowledge of how to do the work required, loneliness and isolation from friends sometimes causing serious mental condition, or it may be disappointment and discouragement from whatever cause.

This branch has worked definitely towards increasing the amount of instruction given to those who ask for it or to those who may not be conscious of their need, but where such has been reported by a field supervisor, it has been the aim to stimulate community effort and in co-operation with other existing organizations to establish community centres, red cross outposts, health centres, district nurses, rest rooms, travelling libraries and community halls. While we do not take any active part in the working out of these plans, we encourage our settlers to help themselves, and show them how this may be brought about. In a few instances, we have actively assisted the centres until they were well under way.

*Educational*.—The educational work is carried on in many ways. A great deal of instruction is given by correspondence. Free educational bulletins are sent to any who require these, or to any who would benefit by the same, according to reports by the supervisors and from the Home Branch directors. In many instances, we co-operate with the provincial authorities in order to secure travelling libraries for communities which have no local libraries and no reading centres.

The greatest amount of work, however, has been accomplished by means of our Short Courses; these have been courses extending from two days to six weeks, where the board and tuition of settlers' dependents has been paid from the Training Contingency Fund. Already forty-eight courses have been held with an aggregate attendance of 2,000 at a total cost of \$10,965.03.

There were lectures on "Poultry Raising," "Preparing Poultry for Market" and the "Hatching of Chickens."



CONVENTION OF SOLDIER SETTLERS' WIVES AT WINNIPEG, MARCH 1, 1921

Under the auspices of the Home Branch of the Soldier Settlement Board, Short Courses in Home Economics were held at central points of the Dominion. This photograph shows the large gathering which was held at Winnipeg. Most of these women are Old Country brides who have been but a short time in Canada. The large number of babies and small children accompanying their mothers was an interesting feature of the Convention.

In horticulture we had lectures from professors on such subjects as "The Kitchen Garden," and, "Beautifying the Home." At almost every course there was a lecture on "Home Dairying," including the "Sterilization and Pasteurization of Milk," "The Care of Milk and Milk Utensils," while an exhibit in practical buttermaking by an expert in dairying was given.

On nursing, we had the co-operation of the Provincial Medical Health Department and lectures were given on such subjects as "The Care of the Baby," "Personal Hygiene," "Home and Community Sanitation," "First Aid," "Care of Communicable Diseases."

On household activities, we had lectures on "Bread-making," "Demonstration on Milk Dishes," "The Newer Nutrition as Applied to Fruit and Vegetables," "Making of Quick Breads" and practical demonstrations in "Canning." At most of the short courses demonstrations were given on "The Use of Patterns," and "Remodelling of Clothing" while hundreds of patterns were cut out and given to the women to take home to help them in the making of their children's clothes.

The citizens of every place where the Short Courses were held showed a fine spirit of hospitality and provided a most generous programme of entertainment.

One of the valuable things which we were able to accomplish was a medical examination by the Public Health Department, of every child, and of every woman who wished to have an examination. In some of the provinces the Provincial Health Department assumed the responsibility of paying for the entire cost of treatment of those who were found to be suffering from serious ills. One woman was discovered to be in an advanced stage of tuberculosis, and was sent immediately to a hospital for treatment, while scores were given medical and dental care. To those who are far from centres where such help could be received it was indeed a great benefit.

Results of these courses as evidenced by letters from the women who attended show that much information regarding the work on a farm has been received and the change from the country to the town for the week, with a certain amount of pleasure attending the same, has resulted in encouraging and cheering many who were down-hearted and discouraged.

*Relief.*—Where disaster has occurred through sickness or loss, this branch has placed such cases before organizations which exist for the alleviation of the same, and special care is taken to see that relief is given only to necessitous cases where such relief would be a help and not a hindrance to the efforts of the settler.

## ADJUSTMENTS

All loans or advances made to settlers by the board are granted on the condition that so long as the settler is indebted to the board he shall remain in actual residence upon the property and cultivate the land.

In establishing such a large number of settlers it was anticipated at the outset that a percentage would for one reason or another discontinue their farming efforts before their loans from the Board are repaid.

The Board moreover was obliged to operate under conditions during and following demobilization and had at the same time to evolve its procedure and train its staff.

Cases of death, illness of the settler (due in many instances to recurring disability) sickness in the settler's family, are among the normal causes leading to the discontinuance of farming operations before the loan is repaid.

Circumstances beyond the control of the settler, such, for instance as crop failure, land found by the settler too difficult to bring into a satisfactory state of production, etc., are responsible in some cases for the discontinuance of farming operations by the settler.

The largest percentage of cases of discontinuance is due to the settler himself. In many instances, settlers were established on land who had little or no farming experience before the war and who received their training in agriculture only



subsequent to demobilization. While the majority of such settlers are making satisfactory progress, there are others who after some residence on the land have been found to lack the necessary stability or to be unfit temperamentally to follow the arduous pursuits of agriculture.

Among the settlers who do not remain on the land are found men who have had considerable farming experience before the war and who should for that reason have been able to make a success with assistance from the board; but who, having been detached from their ordinary avocation for a number of years, lack the stability that enabled them previously to follow farming with success; they become restless and cannot resist the temptation to try some other occupation which they think would be more in accord with their changed views of life.

There are cases where the adjustment of the settler's obligation to the board is necessitated by reason of his imprisonment. In some cases the settler's agreement is rescinded because he has been found dishonest in his dealings with the board, obtaining money under false pretences, or unlawfully disposing of the board's property, etc. Such cases, however, are fortunately comparatively few.

In order to assist settlers in winding up their affairs where the settler discontinued or is about to discontinue his farming effort before repaying his loan to the board, and in order to protect the board's security and arrange for disposal of the property retaken by the board in case of default, a special branch known as the Adjustment Branch, the function of which is to deal with all such cases, has been formed in each district office.

When any such case is first brought to the attention of the district office it is referred to the district agriculturist, whose duty it is to investigate the case fully and to extend the settler every possible encouragement to continue his farming effort if it is in his interest and in the interest of the board to do so. When, however, the settler has definitely decided to leave the land, or where it is clearly shown that it is not in the interest of the settler to continue farming operations, the case is inquired into by a special committee known as the Adjustment Committee, which is formed in every district office and which consists of the district superintendent, the district agriculturist, the supervisor of Adjustment Branch and a representative of the Legal Branch. This committee carefully considers each case on its own merits, taking every precaution to see that the settler's interests are protected.

Before any action is taken with respect to rescission of agreement for sale of land, a statutory notice is given to the settler to show cause why his agreement with the board should not be rescinded. Where a settler, however, has executed a quit claim deed for the purpose of facilitating adjustment, no such notice is sent. In a large number of cases settlers prefer to execute this document, as it enables the board to proceed with the disposal of the property immediately. An effort is made to dispose of the property to the best advantage; if it is necessary to sell the land it is offered for sale by public tender; the stock and equipment are usually disposed of by public sale.

In a number of cases the board is able to place another settler on the land vacated by the former settler. Before the new settler is placed on such land, the land is reinspected, and an effort is made to find a settler best qualified to farm such land. In other cases the land is disposed of to civilians. In some instances, after certain property has been sold to recoup the board for its expenditures in connection with the sale of the property to the settler, the settler has found it possible to repay the balance due and thus retain the land, in which case adjustment proceedings are discontinued. Adjustment proceedings are ordinarily discontinued in cases of deceased settlers where the legal representatives of the deceased evidence a desire to carry on and assume the obligations of the deceased. Adjustment proceedings are discontinued also in every case where the settler satisfies the board that he can continue on the land and make a success of his farming enterprises.

## ACCOUNTS BRANCH

The Accounts Branch assumes the responsibility of accounting to the Audit office and Finance Department for all moneys expended and collected by the board.

The difficulty of training officials in departmental accounting and the great rush of business after demobilization made the duties of this branch very heavy and onerous.

The responsibility of disbursing in a comparatively short time \$76,928,922.54 without loss through forgery, theft or fraud, has devolved upon this branch and been efficiently discharged. Every dollar of this large sum has been expended under the supervision of the board and approved before payment. A loan is not handed to a settler in a lump sum to be paid out by him, but is paid out by the board itself as required by the settler after inspection or delivery of property, chattels, or equipment on a requisition and warrant system of payment. This involves a stupendous number of detail items, entries, requisitions and warrants, as a settler may require fifty advances or more before the total amount is fully disbursed.

This policy of advancing money only under direct supervision, the differences in terms of repayment for land, loans, stock and equipment loans, for improved lands and unimproved lands, the standardizing of the dates of repayment, provision for collecting millions annually under an amortization plan with intricate interest calculations, offered difficulties of great complexity in formulating the work and procedure of the accounts section.

The functions fall broadly under two headings, (firstly) Administration Expenses, covering salaries and expenses of inspectors, Supervisors, and other officials, agricultural training of prospective settlers, legal fees and disbursements and all other expenses which are borne by the Government, and (secondly) loans and collections.

The system of accounting for administration expenses which are audited and detailed by the Auditor General is of necessity much similar to that of other large departments, comprising preparation of estimates for Parliament, checking and auditing accounts, drawing cheques, posting ledgers, recording attendance of employees, paying salaries and bonuses, making weekly, monthly and annual returns to the Finance Department, compiling accounting and statistical statements, etc.

The loan work is an innovation in Dominion finance and covers a comprehensive double entry system of accounting quite different from that of any other branch of the service.

With the co-operation of the Finance Department, and the Secretary of the Canadian Bankers' Association, an agreement was made at the commencement of our operations, with all the chartered banks of Canada, whereby we are allowed to draw warrants in payment of land and stock and equipment at all our outside offices, which are payable at par at any bank in Canada. The banks also issue drafts free of charge to settlers making repayments on their loans throughout Canada.

These concessions by the banks greatly facilitated our business and the board desires on its own behalf and on behalf of the returned soldiers who are now settlers, to express its appreciation of the co-operation of the banks in this connection.

The possibility of forgery and fraud in connection with our warrants caused us much anxiety in our early transactions, but the system has worked out satisfactorily and efficiently under the safeguards provided, and although we have paid out \$76,928,922.54 throughout all Canada, through their medium, we have not had one single case of forgery or loss of any kind in connection with the disbursements of this huge amount.

As all our warrants are issued by and all repayments made through our local offices, the books of original entry are necessarily kept there, but as our loan system

provides for a thorough internal audit, these books are regularly audited by our travelling auditors, who are constantly reporting to Ottawa. Statements for all disbursements and receipts for loans are sent on specially prepared forms from the local offices to head office four times monthly and carefully checked and posted in detailed and controlling accounts at Ottawa. Head office keeps control and supervision over the local accounts branches and auditors and is responsible to the Audit and Finance Department for all financial statements.

## LEGAL DEPARTMENT

During the year 1919 the policy was evolved of having on the staff of the district offices professional legal men prepared to devote their entire working hours to the interests of the board and its settlers. Formerly, local solicitors or firms were engaged to handle such portions of the board's work as must essentially fall to a professional man if the board's advances are to be properly secured.

A very great saving has been effected by the formation of the board's legal staff.

The work falling to the solicitors under the former practice was limited to registering legal instruments showing the board's security, and searching title. Questions requiring legal opinion were almost invariably dealt with by the legal officers at head office, the Justice Department, or in rare cases, its local nominee. Since their inception the district legal offices have kept pace with the board in their organizations and their capacity for handling the varied problems arising daily. Their field now covers, in addition to preparing and registering legal instruments and searching title, the work falling to them as legal advisers on the spot to the district superintendents and heads of branches; the handling of litigation as agents of the Attorney General, local agent of the board's legal adviser, while further, so far as they can do so without detriment to the board's interests, they advise returned soldier settlers and even act for them before the courts, generally free of charge.

A comparison of the outlay on the board's part under the old and new systems will show that the adoption of the new has had most beneficial results and that the administration of the district legal offices has effected a decided economy.

The point at which, for any such comparison, the two systems would seem to meet is the reporting of loans to district office for disbursement, i.e., reporting the board adequately secured and enabling it to disburse moneys in the individual loan. Up to this point the duties of the two systems parallel one another while beyond it the private firm did not go. A consideration then of the outlay by the board for salaries to the legal department in any given province in its relation to loans reported for disbursement should give a loan cost most fairly comparable with the fees of the private firm, as registration fees, travelling expenses and such items would be charged by, and paid to, a private firm in addition to such fees.

The figures by provinces covering remuneration for services rendered by outside firms prior to the institution of the board's legal branches for services extending over a period of, say, eighteen months show that some sixty-three hundred loans were reported at an average cost of \$20.58. Between June 1, 1920, and March 31, 1921, a period which may be taken as very representative of a year's activities, there were reported for disbursement over ninety-six hundred loans at an average cost of \$9.83. The actual saving on this latter work under the present system as compared with the board's experience under the earlier amounts to over \$91,000 for some ten months or at the rate of \$108,000 per annum.

More or less simultaneously with the adoption of the board's legal system we instituted a practice of insisting on vendors paying registration fees covering titles purchased by the board. As the disbursements for the sixty-three hundred loans



referred to above as handled by the outside firms show an average of \$6.51 it is not wide of the mark to estimate a further saving from this source during 1920-21 of \$60,000 or a total of, say, \$150,000 for ten months.

In addition to the economic advantages shown above the board's experience has proved the salaried system to result in more rapid reporting of loans, with greater satisfaction to the settler, an esprit de corps with an increase of attention to the board's interest, more readily accessible legal opinion, as points arise from day to day, from a staff specially trained in the legal features involved in the operation of special and peculiarly technical legislation.

## CHAPTER IV

### STATISTICAL STATEMENTS

APPLICATIONS, QUALIFICATION, TRAINING, ETC., TO MARCH 31, 1921

| Districts and Provinces | Total applications | Total disposed of | No. qualified | No. disqualified | No. in training | No. in abeyance |
|-------------------------|--------------------|-------------------|---------------|------------------|-----------------|-----------------|
| Victoria.....           | 1,622              | 1,573             | 947           | 590              | 23              | 36              |
| Vancouver.....          | 8,131              | 6,448             | 4,036         | 1,559            | 60              | 853             |
| Vernon.....             | 607                | 534               | 320           | 89               | 75              | 125             |
| British Columbia.....   | 10,360             | 8,555             | 5,303         | 2,238            | 158             | 1,014           |
| Calgary.....            | 6,700              | 6,624             | 5,481         | 976              | 45              | 167             |
| Edmonton.....           | 7,195              | 7,142             | 6,117         | 781              | 81              | 244             |
| Alberta.....            | 13,895             | 13,766            | 11,598        | 1,757            | 126             | 411             |
| Regina.....             | 6,475              | 6,377             | 5,419         | 844              | 55              | 114             |
| Saskatoon.....          | 4,905              | 4,729             | 3,881         | 772              | 53              | 76              |
| Prince Albert.....      | 2,046              | 2,013             | 1,601         | 372              | 20              | 40              |
| Saskatchewan.....       | 13,426             | 13,119            | 10,901        | 1,988            | 128             | 230             |
| Winnipeg.....           | 9,139              | 8,905             | 7,512         | 1,015            | 56              | 378             |
| Toronto.....            | 6,484              | 6,255             | 4,067         | 1,680            | 147             | 508             |
| Sherbrooke.....         | 2,401              | 2,332             | 1,186         | 820              | 20              | 326             |
| St. John.....           | 1,552              | 1,509             | 1,121         | 373              | 4               | 15              |
| Halifax.....            | 1,420              | 1,398             | 892           | 504              | 6               | 2               |
| Charlottetown.....      | 654                | 642               | 483           | 138              | 6               | 21              |
| Dominion totals.....    | 59,331             | 56,481            | 43,063        | 10,513           | 651             | 2,905           |

*Percentage of Applicants qualified, 72.6 per cent.*

Of total number qualified, 47.4 per cent have been granted a loan.

Of those disqualified:—

7 per cent were on account of military service.

3 per cent were on account of physical fitness.

90 per cent were on account of general fitness.

25.3 per cent of men in training are in receipt of pay and allowances. (Others mostly single men with farmers and not entitled to pay and allowances.)

*Cases in Abeyance.*—Meaning recommended for training, some not yet placed, others temporarily discontinued training for some reason, but not yet finally dealt with by the Qualification Committee.

# STATISTICAL STATEMENTS

## NUMBER OF SETTLERS AND AMOUNTS APPROVED ON, TO MARCH 31, 1921

| District and Province | Purchased Land  |               | I numbered Land |              | Dominion Land   |              |
|-----------------------|-----------------|---------------|-----------------|--------------|-----------------|--------------|
|                       | No. of Settlers | Amount        | No. of Settlers | Amount       | No. of Settlers | Amount       |
|                       |                 | \$ cts.       |                 | \$ cts.      |                 | \$ cts.      |
| Victoria.....         | 443             | 2,191,407 19  | 91              | 203,907 53   |                 |              |
| Vancouver.....        | 1,244           | 6,012,036 92  | 153             | 309,019 49   | 10              | 12,871 80    |
| Vernon.....           | 737             | 3,646,577 00  | 123             | 288,026 00   | 79              | 134,982 00   |
| British Columbia..... | 2,424           | 11,850,021 11 | 377             | 800,953 02   | 89              | 147,853 80   |
| Calgary.....          | 1,730           | 9,993,677 91  | 210             | 707,372 00   | 490             | 827,259 00   |
| Edmonton.....         | 1,812           | 8,891,708 80  | 358             | 702,482 38   | 1,185           | 1,926,472 07 |
| Alberta.....          | 3,542           | 18,885,386 71 | 568             | 1,409,854 38 | 1,675           | 2,753,731 07 |
| Regina.....           | 1,322           | 6,977,498 88  | 148             | 514,451 28   | 350             | 702,108 68   |
| Saskatoon.....        | 1,364           | 6,369,173 73  | 282             | 703,879 07   | 145             | 289,807 00   |
| Prince Albert.....    | 559             | 2,548,117 66  | 167             | 333,734 75   | 590             | 986,467 00   |
| Saskatchewan.....     | 3,245           | 15,904,790 27 | 597             | 1,552,065 10 | 1,085           | 1,978,382 68 |
| Winnipeg.....         | 2,162           | 11,453,728 75 | 183             | 502,335 09   | 886             | 1,489,396 63 |
| Toronto.....          | 1,348           | 6,117,327 10  | 94              | 220,035 42   |                 |              |
| Sherbrooke.....       | 330             | 1,716,246 54  | 11              | 28,744 92    |                 |              |
| St. John.....         | 443             | 1,439,452 61  | 48              | 64,682 86    |                 |              |
| Halifax.....          | 306             | 1,081,506 21  | 55              | 119,070 21   |                 |              |
| Charlottetown.....    | 269             | 821,149 00    | 44              | 45,037 00    |                 |              |
| Dominion totals.....  | 14,069          | 69,259,608 30 | 1,967           | 4,742,778 00 | 3,735           | 6,369,364 18 |

GRAND TOTALS: Settlers, 19,771; Loans, \$80,371,750.48.

## LOANS APPROVED TO MARCH 31, 1921

| District and Province | No. of Settlers with loans | Purchase of Land | Removal of Encumbrances | Permanent Improvements | Purchase of Stock and Equipment | Total amount approved for loans |
|-----------------------|----------------------------|------------------|-------------------------|------------------------|---------------------------------|---------------------------------|
|                       |                            | \$ cts.          | \$ cts.                 | \$ cts.                | \$ cts.                         | \$ cts.                         |
| Victoria.....         | 534                        | 1,417,683 20     | 113,756 67              | 371,730 87             | 492,143 98                      | 2,395,314 72                    |
| Vancouver.....        | 1,407                      | 3,669,831 01     | 86,663 01               | 943,935 38             | 1,633,498 03                    | 6,333,928 21                    |
| Vernon.....           | 939                        | 2,407,748 00     | 132,524 00              | 639,428 00             | 889,885 00                      | 4,069,585 00                    |
| British Columbia      | 2,880                      | 7,495,262 21     | 332,943 68              | 1,955,094 25           | 3,015,527 01                    | 12,798,827 93                   |
| Calgary.....          | 2,435                      | 6,161,285 71     | 301,557 20              | 1,244,654 35           | 3,720,811 75                    | 11,528,308 91                   |
| Edmonton.....         | 3,355                      | 5,475,742 04     | 130,460 14              | 1,143,298 11           | 4,771,162 96                    | 11,520,663 25                   |
| Alberta.....          | 5,785                      | 11,637,027 75    | 432,017 34              | 2,387,952 46           | 8,491,974 71                    | 23,048,972 16                   |
| Regina.....           | 1,820                      | 4,617,353 88     | 347,822 42              | 900,161 32             | 2,328,721 22                    | 8,194,058 84                    |
| Saskatoon.....        | 1,791                      | 4,043,764 53     | 247,127 96              | 782,669 65             | 2,289,297 66                    | 7,362,859 80                    |
| Prince Albert.....    | 1,316                      | 1,613,033 81     | 73,907 75               | 502,369 00             | 1,679,008 85                    | 3,868,319 41                    |
| Saskatchewan..        | 4,927                      | 10,274,152 22    | 668,858 13              | 2,185,199 97           | 6,297,027 73                    | 19,425,238 05                   |
| Winnipeg.....         | 3,231                      | 6,910,362 14     | 202,881 32              | 2,105,750 60           | 4,226,466 41                    | 13,445,460 47                   |
| Toronto.....          | 1,442                      | 4,497,360 74     | 138,325 02              | 235,322 80             | 1,466,353 96                    | 6,337,362 52                    |
| Sherbrooke.....       | 341                        | 1,158,157 32     | 16,622 17               | 76,011 17              | 494,200 80                      | 1,744,991 46                    |
| St. John.....         | 491                        | 1,036,109 23     | 37,244 36               | 29,333 24              | 401,448 64                      | 1,504,135 47                    |
| Halifax.....          | 361                        | 770,852 00       | 61,264 61               | 51,645 65              | 316,814 16                      | 1,200,576 42                    |
| Prince Edward Id..    | 313                        | 626,259 00       | 27,425 25               | 13,555 00              | 198,946 75                      | 866,186 00                      |
| Totals.....           | 19,771                     | 44,405,542 61    | 1,917,582 66            | 9,039,865 14           | 25,008,760 07                   | 80,371,750 48                   |



# SOLDIER SETTLEMENT ON THE LAND

## AVERAGE LOANS

| District and Province  | Total settlers with loans | Average Loan Approved for |                         |                        |                                 | Number of Settlers and Average Loan Approved on |       |                 |       |               |       | Average loan approved to settler |       |
|------------------------|---------------------------|---------------------------|-------------------------|------------------------|---------------------------------|---|-------|-----------------|-------|---------------|-------|----------------------------------|-------|
|                        |                           | Purchase of land          | Removal of encumbrances | Permanent improvements | Purchase of stock and equipment | Purchased land                                  |       | Encumbered land |       | Dominion land |       |                                  |       |
|                        |                           |                           |                         |                        |                                 | \$  | \$    | \$              | \$    | \$            | \$    |                                  | \$    |
| Victoria.....          | 534                       | 3,200                     | 1,250                   | 696                    | 921                             | 443   | 4,946 | 91              | 2,240 | .....         | ..... | .....                            | 4,483 |
| Vancouver.....         | 1,407                     | 2,950                     | 566                     | 670                    | 1,160                           | 1,244   | 4,832 | 153             | 2,019 | 10            | 1,287 | .....                            | 4,501 |
| Vernon.....            | 933                       | 3,266                     | 1,077                   | 680                    | 947                             | 737   | 4,947 | 123             | 2,341 | 79            | 1,708 | .....                            | 4,333 |
| British Columbia.....  | 2,880                     | 3,092                     | 907                     | 678                    | 1,047                           | 2,424   | 4,887 | 367             | 2,182 | 89            | 1,661 | .....                            | 4,440 |
| Calgary.....           | 2,430                     | 3,561                     | 1,435                   | 512                    | 1,572                           | 1,730   | 5,776 | 210             | 3,368 | 490           | 1,688 | .....                            | 4,744 |
| Edmonton.....          | 3,355                     | 3,021                     | 364                     | 340                    | 1,422                           | 1,812   | 4,907 | 358             | 1,962 | 1,185         | 1,625 | .....                            | 3,433 |
| Alberta.....           | 5,785                     | 3,285                     | 760                     | 412                    | 1,485                           | 3,542   | 5,331 | 568             | 2,482 | 1,675         | 1,644 | .....                            | 3,981 |
| Regina.....            | 1,820                     | 3,492                     | 2,350                   | 494                    | 1,279                           | 1,322   | 5,277 | 148             | 3,476 | 350           | 2,006 | .....                            | 4,502 |
| Saskatoon.....         | 1,791                     | 2,964                     | 876                     | 437                    | 1,278                           | 1,364   | 3,669 | 282             | 2,496 | 145           | 1,998 | .....                            | 4,111 |
| Prince Albert.....     | 1,316                     | 2,885                     | 442                     | 381                    | 1,275                           | 559   | 4,558 | 167             | 1,998 | 590           | 1,671 | .....                            | 2,939 |
| Saskatchewan.....      | 4,927                     | 3,166                     | 1,120                   | 443                    | 1,278                           | 3,245   | 4,898 | 597             | 2,599 | 1,085         | 1,823 | .....                            | 4,226 |
| Winnipeg.....          | 3,231                     | 3,196                     | 1,108                   | 651                    | 1,308                           | 2,162   | 5,297 | 183             | 2,745 | 886           | 1,681 | .....                            | 4,161 |
| Toronto.....           | 1,442                     | 3,336                     | 1,471                   | 163                    | 1,016                           | 1,348   | 3,538 | 94              | 2,340 | .....         | ..... | .....                            | 4,394 |
| Sherbrooke.....        | 341                       | 3,509                     | 1,511                   | 222                    | 1,449                           | 330   | 5,200 | 11              | 2,613 | .....         | ..... | .....                            | 5,117 |
| St. John.....          | 491                       | 2,338                     | 775                     | 59                     | 817                             | 443   | 3,249 | 48              | 1,347 | .....         | ..... | .....                            | 3,063 |
| Halifax.....           | 361                       | 2,519                     | 1,113                   | 143                    | 877                             | 306   | 3,524 | 55              | 2,164 | .....         | ..... | .....                            | 3,325 |
| Charlottetown.....     | 313                       | 2,328                     | 623                     | 43                     | 635                             | 269   | 3,052 | 44              | 1,023 | .....         | ..... | .....                            | 2,767 |
| Dominion Averages..... | 19,771                    | 3,156                     | 974                     | 457                    | 1,264                           | 14,069  | 4,922 | 1,967           | 2,411 | 3,735         | 1,705 | .....                            | 4,065 |

Dominion average loan per settler is.....\$ 4,065 00  
 The average loan on purchased land is.....4,922 00  
 The average loan on encumbered land is.....2,411 00  
 The average loan on Dominion land is.....1,705 00

STATISTICAL STATEMENTS

AVERAGE ACREAGE AND PRICE PER ACRE

| District and Province | Acreage Occupied by Settlers with Loans |                 |               |               | Per cent of cultivated land | Total new acreage broken since Soldier-Settlement | Average acreage of soldier's farm | Average price paid per acre for purchased land |
|-----------------------|---|-----------------|---------------|---------------|-----------------------------|---|-----------------------------------|--|
|                       | Purchased land                          | Encumbered land | Dominion land | Total acreage |                             |   |                                   |  |
| Victoria.....         | 21,443                                  | 3,461           | .....         | 24,904        | p. c. 18                    | 763   | acres 47                          | \$ cts. 66 10                                  |
| Vancouver.....        | 67,660                                  | 14,868          | ..... 288     | 82,528        | 31                          | 4,342   | 59                                | 54 24  |
| Vernon.....           | 57,085                                  | 12,776          | 13,638        | 83,499        | 18                          | 1,541   | 88                                | 42 18  |
| British Columbia..... | 146,188                                 | 31,105          | 13,926        | 191,219       | 22                          | 6,646   | 67                                | 41 27  |
| Calgary.....          | 361,919                                 | 49,431          | 139,048       | 550,398       | 31                          | 44,554  | 226                               | 17 02  |
| Edmonton.....         | 330,040                                 | 70,414          | 314,291       | 714,745       | 16                          | 27,759  | 213                               | 16 59  |
| Alberta.....          | 691,959                                 | 119,845         | 453,339       | 1,265,143     | 23                          | 72,313  | 219                               | 16 82  |
| Regina.....           | 260,979                                 | 55,786          | 86,043        | 402,808       | 49                          | 34,572  | 221                               | 17 69  |
| Saskatoon.....        | 258,157                                 | 60,489          | 42,670        | 361,316       | 32                          | 22,473  | 202                               | 15 66  |
| Prince Albert.....    | 108,270                                 | 34,890          | 168,858       | 312,018       | 19                          | 16,428  | 237                               | 14 90  |
| Saskatchewan.....     | 627,406                                 | 151,165         | 297,571       | 1,076,142     | 33                          | 73,473  | 218                               | 16 37  |
| Winnipeg.....         | 392,029                                 | 34,156          | 215,272       | 641,457       | 28                          | 30,547  | 199                               | 17 63  |
| Toronto.....          | 133,936                                 | 7,634           | .....         | 141,570       | 45                          | 1,415   | 98                                | 33 58  |
| Sherbrooke.....       | 37,062                                  | 1,284           | .....         | 38,346        | 43                          | 371   | 112                               | 31 25  |
| St. John.....         | 62,860                                  | 5,054           | .....         | 67,914        | 40                          | 200   | 138                               | 16 48  |
| Halifax.....          | 39,409                                  | 6,094           | .....         | 45,503        | 27                          | 248   | 126                               | 19 56  |
| Charlottetown.....    | 22,355                                  | 3,890           | .....         | 26,225        | 63                          | 40  | 84                                | 28 04  |
| Dominion Totals.....  | 2,153,184                               | 360,227         | 980,108       | 3,493,519     | 29                          | 194,253   | 177                               | 20 62  |

## SAVINGS IN LAND PURCHASE

Being the difference between the price named by the vendor in his option to the settler, and the price finally agreed to by the Board.

| District and Province | Total Amount<br>of Savings<br>effected in<br>purchasing<br>properties for<br>the Settlers | Percentage of<br>Reduction<br>obtained by<br>the Board |
|-----------------------|---|--|
|                       | \$  | %  |
| Victoria.....         | 31,546  | 2.1  |
| Vancouver.....        | 223,920   | 5.9  |
| Vernon.....           | 84,180  | 3.7  |
| British Columbia..... | 339,646   | 3.9  |
| Calgary.....          | 634,096   | 8.8  |
| Edmonton.....         | 1,322,160   | 17.3   |
| Alberta.....          | 1,956,256   | 13.4   |
| Regina.....           | 260,000   | 6.0  |
| Saskatoon.....        | 257,664   | 5.4  |
| Prince Albert.....    | 112,000   | 7.0  |
| Saskatchewan.....     | 629,664   | 6.1  |
| Winnipeg.....         | 411,893   | 4.8  |
| Toronto.....          | 58,600  | 1.4  |
| Sherbrooke.....       | 37,140  | 3.1  |
| St. John.....         | 26,800  | 3.0  |
| Halifax.....          | 20,828  | 2.4  |
| Charlottetown.....    | 49,288  | 6.2  |
| Dominion totals.....  | 3,530,113   | 7.5  |

A Dominion reduction of over  $7\frac{1}{2}$  p.c.



# STATISTICAL STATEMENTS

## DISBURSEMENTS FOR STOCK AND EQUIPMENT TO MARCH 31, 1921, AND SAVINGS EFFECTED BY REDUCED PRICES

| Districts and Provinces | Live stock    | Equipment     | Savings effected in purchase of Equipment | Total amount disbursed for S. & E. |
|-------------------------|---------------|---------------|---|------------------------------------|
|                         | \$            | \$            | \$  | \$                                 |
| Victoria.....           | 252,822 99    | 505,596 13    | 19,984 38                                 | 757,419 12                         |
| Vancouver.....          | 714,106 94    | 1,211,552 23  | 49,441 73                                 | 1,925,659 17                       |
| Vernon.....             | 153,432 12    | 360,771 55    | 6,560 80                                  | 514,203 67                         |
| British Columbia.....   | 1,110 362 05  | 2,077,919 91  | 75,986 91                                 | 3,197,281 96                       |
| Calgary.....            | 1,681,765 19  | 2,174,911 36  | 137,931 91                                | 3,856,676 55                       |
| Edmonton.....           | 2,070,960 92  | 2,292,598 73  | 135,290 03                                | 4,363,559 65                       |
| Alberta.....            | 3,752,726 11  | 4,467,510 09  | 273,221 94                                | 8,220,236 20                       |
| Regina.....             | 812,357 85    | 1,614,363 26  | 108,450 49                                | 2,426,721 11                       |
| Saskatoon.....          | 977,403 62    | 1,402,291 48  | 73,271 49                                 | 2,379,695 10                       |
| Prince Albert.....      | 676,157 48    | 889,540 99    | 58,936 09                                 | 1,565,698 47                       |
| Saskatchewan.....       | 2,465,918 95  | 3,906,195 73  | 240,658 07                                | 6,372,114 68                       |
| Winnipeg.....           | 1,705,906 02  | 2,499,524 18  | 179,348 26                                | 4,205,430 20                       |
| Toronto.....            | 748,733 47    | 575,316 03    | 25,740 78                                 | 1,324,049 50                       |
| Sherbrooke.....         | 327,266 67    | 169,891 25    | 1,637 54                                  | 497,157 92                         |
| St. John.....           | 200,458 67    | 187,584 30    | 5,104 25                                  | 388,042 97                         |
| Halifax.....            | 161,060 74    | 127,598 96    | 5,735 55                                  | 288,659 70                         |
| Charlottetown.....      | 80,806 43     | 53,929 65     | 2,900 76                                  | 134,736 08                         |
| Dominion totals.....    | 10,562,239 11 | 14,065,470 10 | 810,334 06                                | 24,627,709 21                      |

\$ 8,879,194.79 Disbursed showing a saving of \$810,334.06  
5,186,275 31 " for labour, seed, feed, etc., breaking 2nd hand equipment.

\$14,065,470.10 Total disbursed for equipment.

Total Dominion saving of \$810,334.06

# SOLDIER SETTLEMENT ON THE LAND

## LIVE STOCK PURCHASED FOR SETTLERS

| Districts             | Horses |              |      | Mules |              |      | Cows   |              |      | Cattle |              |       |
|-----------------------|--------|--------------|------|-------|--------------|------|--------|--------------|------|--------|--------------|-------|
|                       | No.    | Average cost |      | No.   | Average cost |      | No.    | Average cost |      | No.    | Average cost |       |
|                       |        | \$           | cts. |       | \$           | cts. |        | \$           | cts. |        | \$           | cts.  |
| Victoria.....         | 399    | 59,114       | 62   |       | 590          | 00   | 910    | 116,896      | 23   | 882    | 21,348       | 49    |
| Vancouver.....        | 1,579  | 242,452      | 28   | 5     |              |      | 2,693  | 313,136      | 69   | 1,355  | 80,556       | 33    |
| Vernon.....           | 443    | 68,452       | 65   |       |              |      | 602    | 61,113       | 25   | 319    | 12,284       | 77    |
| British Columbia..... | 2,421  | 370,019      | 55   | 5     | 590          | 00   | 4,205  | 491,146      | 17   | 2,036  | 113,690      | 02    |
| Calgary.....          | 6,831  | 931,010      | 48   | 6     | 750          | 00   | 6,236  | 517,744      | 35   | 4,754  | 186,675      | 25    |
| Edmonton.....         | 7,762  | 1,152,918    | 72   | 4     | 700          | 00   | 7,735  | 635,147      | 15   | 5,539  | 226,968      | 88    |
| Alberta.....          | 14,593 | 2,083,929    | 20   | 10    | 1,450        | 00   | 13,971 | 1,152,891    | 50   | 10,293 | 413,647      | 13    |
| Prince Albert.....    | 2,506  | 426,709      | 61   | 12    | 2,000        | 00   | 2,303  | 176,550      | 60   | 1,635  | 57,853       | 87    |
| Pegua.....            | 4,104  | 650,545      | 09   | 1     | 125          | 00   | 1,342  | 104,608      | 08   | 1,154  | 48,353       | 38    |
| Saskatoon.....        | 4,131  | 707,493      | 73   | 4     | 625          | 00   | 2,313  | 182,885      | 92   | 1,768  | 73,647       | 59    |
| Saskatchewan.....     | 10,741 | 1,784,748    | 43   | 17    | 2,750        | 00   | 5,958  | 464,044      | 60   | 4,537  | 179,854      | 84    |
| Winnipeg.....         | 6,708  | 1,195,913    | 29   | 4     | 487          | 00   | 5,733  | 384,332      | 63   | 2,660  | 90,307       | 67    |
| Toronto.....          | 2,000  | 284,455      | 79   |       |              |      | 3,347  | 330,436      | 73   | 1,841  | 74,179       | 96    |
| Sherbrooke.....       | 672    | 85,749       | 99   |       |              |      | 2,263  | 164,056      | 73   | 1,714  | 46,720       | 00    |
| St. John.....         | 596    | 97,674       | 70   |       |              |      | 1,072  | 65,778       | 97   | 752    | 21,284       | 00    |
| Charlottetown.....    | 252    | 36,320       | 00   |       |              |      | 378    | 27,109       | 33   | 264    | 7,262        | 20    |
| Halifax.....          | 380    | 70,430       | 38   |       |              |      | 816    | 68,437       | 04   | 359    | 11,866       | 00    |
| Total.....            | 38,363 | 6,009,741    | 33   | 36    | 5,277        | 00   | 37,743 | 3,148,233    | 70   | 24,456 | 958,811      | 82    |
|                       |        |              |      |       |              |      |        |              |      |        |              | 39 20 |

# STATISTICAL STATEMENTS

## LIVE STOCK PURCHASED FOR SETTLERS.

| Districts             |     |                   | Oxen |       |         | Sheep |     |      | Swine |         |      | Poultry |                   |         | Live Stock |    |   |    |            |    |
|-----------------------|-----|-------------------|------|-------|---------|-------|-----|------|-------|---------|------|---------|-------------------|---------|------------|----|---|----|------------|----|
|                       | No. | Aver-<br>age cost |      | No.   | Cost    |       | No. | Cost |       | No.     | Cost |         | Aver-<br>age cost | Total   |            |    |   |    |            |    |
|                       |     | \$                | cts. |       | \$      | cts.  |     | \$   | cts.  |         | \$   | cts.    |                   |         |            |    |   |    |            |    |
| Victoria.....         |     |                   |      | 674   | 10,588  | 01    | 15  | 71   | 557   | 9,084   | 61   | 16      | 31                | 46,489  | 34,201     | 10 | 0 | 74 | 251,822    | 99 |
| Vancouver.....        |     |                   |      | 666   | 10,903  | 25    | 16  | 37   | 1,326 | 19,288  | 90   | 14      | 55                | 61,364  | 48,268     | 99 | 0 | 79 | 714,106    | 94 |
| Vernon.....           |     |                   |      | 492   | 6,514   | 00    | 13  | 24   | 136   | 2,481   | 40   | 18      | 24                | 2,112   | 2,586      | 05 | 1 | 22 | 153,432    | 12 |
| British Columbia..... |     |                   |      | 1,932 | 28,005  | 26    | 15  | 29   | 2,019 | 30,854  | 91   | 15      | 28                | 109,965 | 85,056     | 14 | 0 | 77 | 1,119,362  | 05 |
| Calgary.....          |     |                   |      | 1,461 | 16,830  | 90    | 11  | 52   | 882   | 15,845  | 89   | 17      | 96                | 13,855  | 12,905     | 32 | 0 | 93 | 1,681,765  | 19 |
| Edmonton.....         | 6   | 650               | 00   | 604   | 8,368   | 14    | 13  | 85   | 1,696 | 32,618  | 35   | 19      | 23                | 14,310  | 13,589     | 68 | 0 | 95 | 2,070,960  | 92 |
| Alberta.....          | 6   | 650               | 00   | 2,065 | 25,199  | 04    | 12  | 20   | 2,578 | 48,464  | 24   | 18      | 80                | 28,165  | 26,495     | 00 | 0 | 94 | 3,752,726  | 11 |
| Prince Albert.....    | 27  | 3,380             | 00   | 385   | 3,489   | 00    | 9   | 06   | 221   | 3,612   | 50   | 16      | 35                | 2,504   | 2,561      | 90 | 1 | 02 | 676,157    | 48 |
| Regina.....           | 8   | 950               | 00   | 114   | 1,295   | 00    | 11  | 35   | 242   | 3,216   | 53   | 13      | 29                | 3,896   | 3,264      | 77 | 0 | 84 | 812,357    | 85 |
| Saskatoon.....        | 4   | 375               | 00   | 260   | 3,780   | 25    | 14  | 54   | 280   | 4,445   | 85   | 15      | 88                | 4,638   | 4,150      | 28 | 0 | 89 | 977,403    | 62 |
| Saskatchewan.....     | 39  | 4,705             | 00   | 759   | 8,564   | 25    | 11  | 28   | 743   | 11,274  | 88   | 15      | 17                | 11,038  | 9,976      | 95 | 0 | 90 | 2,465,918  | 95 |
| Winnipeg.....         | 35  | 4,001             | 00   | 565   | 7,557   | 75    | 13  | 38   | 875   | 13,464  | 88   | 15      | 39                | 10,549  | 9,841      | 80 | 0 | 93 | 1,705,906  | 02 |
| Toronto.....          |     |                   |      | 923   | 13,394  | 16    | 14  | 51   | 1,803 | 32,922  | 38   | 18      | 26                | 17,351  | 13,344     | 45 | 0 | 77 | 748,733    | 47 |
| Sherbrooke.....       | 1   | 15                | 00   | 786   | 9,356   | 22    | 11  | 90   | 1,027 | 16,838  | 25   | 16      | 39                | 4,974   | 4,530      | 48 | 0 | 91 | 327,266    | 67 |
| St. John.....         |     |                   |      | 846   | 7,819   | 15    | 9   | 24   | 357   | 5,650   | 30   | 15      | 82                | 2,520   | 2,251      | 55 | 0 | 89 | 200,438    | 67 |
| Charlottetown.....    | 3   | 100               | 00   | 437   | 4,434   | 90    | 11  | 29   | 124   | 2,197   | 00   | 17      | 71                | 2,853   | 2,883      | 00 | 1 | 00 | 80,806     | 43 |
| Halifax.....          | 10  | 1,425             | 00   | 505   | 5,532   | 00    | 10  | 95   | 111   | 2,069   | 07   | 18      | 64                | 1,458   | 2,801      | 25 | 0 | 55 | 161,060    | 74 |
| Total.....            | 94  | 10,896            | 00   | 8,718 | 110,362 | 73    | 12  | 66   | 9,637 | 163,735 | 91   | 16      | 99                | 188,873 | 155,180    | 62 | 0 | 82 | 10,562,239 | 11 |

Average age of horses and cows purchased by the Board—  
Horses—Western Canada, 5 years; Eastern Canada, 7 years.  
Cows—Western Canada, 4 years; Eastern Canada, 6 years.



# SOLDIER SETTLEMENT ON THE LAND

## TRAINING

STATISTICS TO MARCH 31, 1921

| Districts and Provinces | Number of Men in Training | Number completed or discontinued training | Number who qualified after training | Amount disbursed for P. & A. to March 31st |
|-------------------------|---------------------------|---|-------------------------------------|--|
|                         |                           |   |                                     | \$ cts.                                    |
| Victoria.....           | 23                        | 170                                       | 82                                  | 9,923 99                                   |
| Vancouver.....          | 60                        | 491                                       | 131                                 | 22,271 15                                  |
| Vernon.....             | 75                        | 54  | 50                                  | 6,868 46                                   |
| British Columbia.....   | 158                       | 715                                       | 263                                 | 39,063 60                                  |
| Calgary.....            | 45                        | 142                                       | 87                                  | 9,612 25                                   |
| Edmonton.....           | 81                        | 181                                       | 136                                 | 22,341 61                                  |
| Alberta.....            | 126                       | 323                                       | 223                                 | 31,953 86                                  |
| Regina.....             | 55                        | 35  | 23                                  | 9,491 43                                   |
| Saskatoon.....          | 53                        | 150                                       | 41                                  | 5,024 90                                   |
| Prince Albert.....      | 20                        | 13  | 7                                   | 680 18                                     |
| Saskatchewan.....       | 128                       | 198                                       | 71                                  | 15,196 51                                  |
| Winnipeg.....           | 56                        | 216                                       | 91                                  | 14,809 91                                  |
| Toronto.....            | 147                       | 328                                       | 124                                 | 55,393 72                                  |
| Sherbrooke.....         | 20                        | 377                                       | 52                                  | 14,394 74                                  |
| St. John.....           | 4                         | 54  | 22                                  | 3,612 40                                   |
| Halifax.....            | 6                         | 101                                       | 24                                  | 6,797 79                                   |
| Charlottetown.....      | 6                         | 5   | .....                               | 1,362 81                                   |
| Dominion totals.....    | 651                       | 2,317                                     | 870                                 | 182,585 34                                 |

Percentage of men in Training in Receipt of P & A.—25.3%.

During the period of demobilization when a considerable number of inexperienced ex-service men were applying for benefits under the Soldier Settlement Act with a view to re-establishing themselves in farming as a permanent occupation, it was deemed desirable, in order to assist in the maintenance of their dependents and conserve their personal savings, to grant certain allowances to such men *while gaining additional* agricultural experience.

Applications now being received indicate that very few totally inexperienced men are applying for assistance. Conditions have also changed to such an extent that the necessity of continuing this *re-establishment measure no longer exists*.

Effective March 31, 1921, training allowances granted only to applicants who apply to the board and are recommended for training prior to that date, and who actually commence training under the supervision of the board, *before May 15, 1921*.

Of the number who completed or discontinued training 870 or 37.5 per cent were qualified to receive a loan, and 1,417 or 62.5 per cent were disqualified. With few exceptions all men in training who completed their course as directed by the board were qualified, the 1,417 who were disqualified being mainly composed of those applicants who discontinued their *training for various reasons*.

# STATISTICAL STATEMENTS

## HOME BRANCH SHORT COURSES—FISCAL YEAR 1920-21

| District and Province     | Attendance | Cost                 | Average Cost per Student |
|---------------------------|------------|----------------------|--------------------------|
|                           |            | \$                   | \$                       |
| Victoria.....             | 4          | 3,100 40             | 72 10                    |
| Vancouver.....            | 73         |                      |                          |
| Vernon.....               | 2          |                      |                          |
| University, B.C.....      | 10         | 350 00               | 35 00                    |
| British Columbia.....     | 53         | 3,450 00             | 65 10                    |
| Calgary.....              |            | 9 50                 |                          |
| Red Deer.....             | 70         |                      |                          |
| Lethbridge.....           | 46         |                      |                          |
| Edmonton.....             | 276        | 1,895 60             | 5 30                     |
| Grand Prairie.....        | 46         |                      |                          |
| Peace River.....          | 37         |                      |                          |
| Alberta.....              | 475        | 1,905 10             | 4 10                     |
| Regina.....               | 80         | 429 43               | 5 37                     |
| Moosejaw.....             | 83         | No expenses incurred |                          |
| Saskatoon.....            | 88         |                      |                          |
| Wadena.....               | 15         |                      |                          |
| Prince Albert.....        | 90         | 854 55               | 7 12                     |
| North Battleford.....     | 30         |                      |                          |
| University, Sask.....     |            |                      |                          |
| Regina.....               | 1          | 1,677 35             | 67 10                    |
| Saskatoon.....            | 14         |                      |                          |
| Prince Albert.....        | 10         |                      |                          |
| Saskatchewan.....         | 411        | 3,599 83             | 8 76                     |
| Winnipeg.....             | 284        | No expenses incurred |                          |
| Dauphin.....              | 87         |                      |                          |
| Brandon.....              | 74         |                      |                          |
| Portage la Prairie.....   | 61         |                      |                          |
| Manitoba.....             | 506        | "                    | "                        |
| Toronto.....              |            |                      |                          |
| Guelph.....               | 11         | 217 70               | 19 79                    |
| New Liskeard.....         | 6          | 52 40                | 8 73                     |
| Simcoe.....               | 15         | 145 10               | 9 67                     |
| Port Hope.....            | 13         | 116 25               | 8 95                     |
| Orillia.....              | 14         | 112 08               | 8 00                     |
| Ottawa.....               | 18         | 79 28                | 4 40                     |
| Ontario.....              | 77         | 722 81               | 9 39                     |
| Sherbrooke.....           | 33         | 128 45               | 3 89                     |
| St. John.....             | 43         | 162 34               | 3 78                     |
| Halifax.....              | 48         | 187 42               | 3 90                     |
| Charlottetown, P.E.I..... | 25         | 808 68               | 32 35                    |
| Dominion totals.....      | 1,671      | 10,965 03            | 6 56                     |

Complete returns in connection with attendance at these courses not yet to hand, but it is estimated that approximately 2,000 settlers' wives have been instructed through these short courses averaging a cost of \$5.48 per capita.

*SOLDIER SETTLEMENT ON THE LAND*

COLLECTIONS TO MARCH 31, 1921

| District and Province | Total amount due Nov. 1, 1920 | Total payments to date | Per cent paid | Total prepayments received to date | Total received including prepayments | Total settlers with due payments | Total making payments to date | Per cent paid | Total settlers paid including prepayments |
|-----------------------|-------------------------------|------------------------|---------------|------------------------------------|--------------------------------------|----------------------------------|-------------------------------|---------------|---|
|                       | \$ cts.                       | \$ cts.                |               | \$ cts.                            | \$ cts.                              |                                  |                               |               |   |
| Victoria.....         | 70,718 30                     | 21,948 91              | 31-0          | 49,848 58                          | 71,797 18                            | 307                              | 193                           | 62-9          | 251                                       |
| Vancouver.....        | 164,194 03                    | 56,810 79              | 34-6          | 52,639 21                          | 109,450 00                           | 1,047                            | 637                           | 62-7          | 730                                       |
| Vernon.....           | 85,477 15                     | 41,197 69              | 48-2          | 35,552 99                          | 76,750 68                            | 589                              | 408                           | 69-3          | 444                                       |
| British Columbia..... | 320,389 43                    | 119,957 39             | 37-4          | 138,040 78                         | 257,997 86                           | 1,943                            | 1,258                         | 64-7          | 1,425                                     |
| Calgary.....          | 310,430 85                    | 113,475 92             | 36-5          | 66,834 95                          | 180,310 87                           | 1,568                            | 940                           | 59-9          | 1,157                                     |
| Edmonton.....         | 421,913 99                    | 187,195 82             | 44-4          | 72,837 17                          | 280,032 99                           | 2,382                            | 1,685                         | 70-7          | 1,838                                     |
| Alberta.....          | 732,344 84                    | 300,671 74             | 41-0          | 139,672 12                         | 440,343 86                           | 3,950                            | 2,625                         | 66-4          | 2,995                                     |
| Regina.....           | 192,434 79                    | 95,903 84              | 49-8          | 12,749 94                          | 108,653 78                           | 1,156                            | 727                           | 62-9          | 778                                       |
| Saskatoon.....        | 188,566 86                    | 93,163 43              | 49-4          | 43,786 87                          | 136,940 32                           | 751                              | 675                           | 89-9          | 697                                       |
| Prince Albert.....    | 86,232 42                     | 36,320 11              | 42-1          | 23,309 09                          | 59,629 20                            | 811                              | 488                           | 60-2          | 640                                       |
| Saskatchewan.....     | 467,234 07                    | 225,377 40             | 48-2          | 79,845 90                          | 305,223 30                           | 2,718                            | 1,890                         | 69-5          | 2,115                                     |
| Winnipeg.....         | 398,944 10                    | 213,433 33             | 53-5          | 135,256 63                         | 348,689 96                           | 1,587                            | 1,268                         | 79-9          | 1,331                                     |
| Toronto.....          | 214,311 52                    | 173,209 40             | 80-8          | 174,149 43                         | 347,358 83                           | 1,117                            | 1,021                         | 91-4          | 1,192                                     |
| Sherbrooke.....       | 57,742 42                     | 31,350 77              | 53-7          | 25,914 79                          | 57,265 56                            | 229                              | 149                           | 64-6          | 162                                       |
| St. John.....         | 54,007 84                     | 37,390 04              | 69-2          | 57,613 07                          | 95,003 11                            | 371                              | 358                           | 96-5          | 451                                       |
| Halifax.....          | 39,360 85                     | 30,001 37              | 76-2          | 32,892 07                          | 62,893 44                            | 244                              | 225                           | 92-2          | 244                                       |
| Charlottetown.....    | 30,845 93                     | 28,178 44              | 91-3          | 10,738 11                          | 38,916 55                            | 202                              | 199                           | 98-5          | 224                                       |
| Total.....            | 2,315,181 05                  | 1,159,569 57           | 50-1          | 794,122 90                         | 1,953,692 47                         | 12,361                           | 8,993                         | 72-7          | 10,139                                    |

Of total payments due 50-1 per cent has been received to date.  
 Of total amounts due 84-4 per cent has been received to date.  
 (Including prepayments).

Of total settlers with due payments 72-7 per cent have paid in full or part.



# STATISTICAL STATEMENTS

## REPAID LOANS IN FULL, TO MARCH 31, 1921

| Districts and Provinces | Number repaid Loans and gave up Farming | Number repaid Loans and continued Farming | Total Number repaid Loans |
|-------------------------|---|---|---------------------------|
| Victoria.....           | 20                                      | 7   | 27                        |
| Vancouver.....          | 15                                      | 23  | 38                        |
| Vernon.....             | 9                                       | 3   | 12                        |
| British Columbia.....   | 44                                      | 33  | 77                        |
| Calgary.....            | 2                                       | 44  | 46                        |
| Edmonton.....           | 18                                      | 33  | 51                        |
| Alberta.....            | 20                                      | 77  | 97                        |
| Regina.....             | 1                                       | 13  | 14                        |
| Saskatoon.....          | 5                                       | 7   | 12                        |
| Prince Albert.....      | 1                                       | 10  | 11                        |
| Saskatchewan.....       | 7                                       | 30  | 37                        |
| Winnipeg.....           | 11                                      | 13  | 24                        |
| Toronto.....            | 23                                      | 20  | 43                        |
| Sherbrooke.....         | 2                                       | 1   | 3                         |
| St. John.....           | 9                                       | 7   | 16                        |
| Halifax.....            | 5                                       | 5   | 10                        |
| Charlottetown.....      | 14                                      | 8   | 22                        |
| Dominion totals.....    | 135                                     | 194                                       | 329                       |

## ADJUSTMENTS TO MARCH 31, 1921

| Districts and Provinces | Number of cases pending | Completed cases |                  |            |
|-------------------------|-------------------------|-----------------|------------------|------------|
|                         |                         | Number          | Capital invested | Receipts   |
|                         |                         |                 | \$ cts.          | \$ cts.    |
| Victoria.....           | 26                      | 12              | 49,321 51        | 47,184 04  |
| Vancouver.....          | 105                     | 17              | 69,563 74        | 71,154 08  |
| Vernon.....             | 52                      | 13              | 62,175 83        | 58,804 49  |
| British Columbia.....   | 183                     | 42              | 181,061 08       | 177,142 61 |
| Calgary.....            | 96                      | 25              | 115,817 38       | 118,442 64 |
| Edmonton.....           | 324                     | 22              | 47,003 59        | 47,512 96  |
| Alberta.....            | 420                     | 47              | 162,820 97       | 165,955 60 |
| Regina.....             | 79                      | 10              | 37,607 28        | 39,234 14  |
| Saskatoon.....          | 61                      | 15              | 52,404 21        | 53,747 23  |
| Prince Albert.....      | 61                      | 6               | 3,045 74         | 3,045 74   |
| Saskatchewan.....       | 201                     | 31              | 93,057 23        | 96,027 11  |
| Winnipeg.....           | 260                     | 10              | 42,697 82        | 41,629 06  |
| Toronto.....            | 91                      | 13              | 45,710 29        | 44,539 54  |
| Sherbrooke.....         | 53                      | 12              | 60,461 88        | 59,682 99  |
| St. John.....           | 26                      | 20              | 58,543 37        | 59,430 37  |
| Halifax.....            | 25                      | 7               | 23,415 36        | 24,673 99  |
| Charlottetown.....      | 11                      | 18              | 40,940 79        | 42,254 62  |
| Dominion totals.....    | 1,270                   | 200             | 708,708 79       | 711,335 89 |

Total adjustment cases..... 1,470

## STAFF

The number of staff at Head office and districts, including those employed in the field, at March 31, 1921.

The peak load was reached in June, 1920, when the total staff of the board was 1,579.

Since June, 1920, up to March 31, 1921, the staff has been reduced by 527 or 33.3 per cent.

The staff at March 31, 1921, was distributed as follows:—

| District             | Male | Female | Total | Salary cost<br>(per annum)<br>rate |
|----------------------|------|--------|-------|------------------------------------|
|                      |      |        |       | \$                                 |
| Victoria.....        | 15   | 10     | 25    | 34,620                             |
| Vancouver.....       | 69   | 21     | 90    | 138,380                            |
| Vernon.....          | 31   | 12     | 43    | 66,180                             |
| Calgary.....         | 69   | 25     | 94    | 134,660                            |
| Edmonton.....        | 94   | 30     | 124   | 178,980                            |
| Regina.....          | 51   | 19     | 70    | 106,000                            |
| Saskatoon.....       | 56   | 25     | 81    | 116,420                            |
| Prince Albert.....   | 38   | 13     | 51    | 74,340                             |
| Winnipeg.....        | 78   | 30     | 108   | 156,320                            |
| Toronto.....         | 37   | 25     | 62    | 85,500                             |
| Sherbrooke.....      | 9    | 7      | 16    | 22,560                             |
| St. John.....        | 17   | 7      | 24    | 38,120                             |
| Halifax.....         | 11   | 8      | 19    | 30,100                             |
| Charlottetown.....   | 7    | 4      | 11    | 15,900                             |
| Head office.....     | 165  | 69     | 234   | 318,950                            |
| Dominion totals..... | 747  | 305    | 1,052 | 1,517,030                          |

Of the total number of men employed by the board, 95.6 per cent are returned soldiers, of which 89 per cent saw service in France.

One hundred and sixty-eight members of the staff are in receipt of pensions, viz.: 21 amputations; 5 loss of eye; 43 twenty-five per cent and over; 99 under twenty-five per cent pensions.

Of the total number of men employed by the board, 22.5 per cent are disabled, or were incapacitated to some extent during the late war.

# STATISTICAL STATEMENTS

## 1920 CROP RETURNS

| District and Province | Wheat     | Oats      | Barley  | Rye,<br>Flax,<br>Pease and<br>Mixed<br>Grain | Green<br>Feed | Hay     | Estimated<br>selling value<br>of Crops,<br>including<br>Fruits, etc.,<br>raised by<br>Soldier<br>Settlers<br>in 1920 |
|-----------------------|-----------|-----------|---------|--|---------------|---------|--|
|                       | Bush.     | Bush.     | Bush.   | Bush.  | Tons          | Tons    |  |
| Victoria.....         | 3,678     | 8,165     | 80      | 400  | 2,392         | 2,685   | 194,192 00   |
| Vancouver.....        | 2,705     | 157,212   | 3,830   | 3,622  | 3,035         | 8,896   | 759,000 00   |
| Vernon.....           | 52,785    | 64,931    | 1,800   | 12,158                                       | .....         | 7,550   | 822,795 00   |
| British Columbia..... | 59,168    | 230,308   | 5,710   | 16,180                                       | 5,427         | 19,131  | 1,775,987 00   |
| Calgary.....          | 641,642   | 1,179,579 | 115,419 | 44,340                                       | 16,178        | 45,572  | 2,406,457 00   |
| Edmonton.....         | 245,002   | 1,966,993 | 126,395 | 12,765                                       | 15,161        | 57,130  | 1,530,680 00   |
| Alberta.....          | 886,644   | 3,146,572 | 241,814 | 57,105                                       | 31,339        | 102,702 | 3,937,137 00   |
| Regina.....           | 616,328   | 545,857   | 40,000  | 70,611                                       | 4,400         | 16,783  | 1,922,489 00   |
| Saskatoon.....        | 338,901   | 707,654   | 26,049  | 15,677                                       | 5,559         | 23,099  | 974,840 00   |
| Prince Albert.....    | 169,239   | 268,781   | 10,000  | .....  | 14,000        | 24,000  | 698,000 00   |
| Saskatchewan.....     | 1,124,468 | 1,522,292 | 76,049  | 86,288                                       | 23,959        | 63,882  | 3,495,329 00   |
| Winnipeg.....         | 555,804   | 858,049   | 169,293 | 62,000                                       | .....         | 74,305  | 2,168,000 00   |
| Toronto.....          | 54,167    | 578,300   | 48,645  | 77,438                                       | 284           | 21,432  | 1,295,380 00   |
| Sherbrooke.....       | 1,373     | 33,419    | 2,756   | 5,732  | 7,592         | 1,493   | 290,930 00   |
| St. John.....         | 4,840     | 95,775    | 830     | 500  | 278           | 9,705   | 393,332 00   |
| Halifax.....          | 630       | 40,518    | 157     | 1,417  | 119           | 6,930   | 318,963 00   |
| Charlottetown.....    | 4,100     | 68,600    | 1,300   | 1,250  | 180           | 6,500   | 278,120 00   |
| Dominion totals.....  | 2,691,194 | 6,573,833 | 546,554 | 307,910                                      | 69,178        | 306,080 | 13,953,178 00  |

Green feed—Weight 'green.

## LOAN DISBURSEMENTS STATEMENT TO MARCH 31, 1921

| District           | Amount          |
|--------------------|-----------------|
|                    | \$              |
| Charlottetown..... | 795,513 27      |
| Halifax.....       | 1,154,827 02    |
| St. John.....      | 1,509,430 55    |
| Sherbrooke.....    | 1,815,533 41    |
| Toronto.....       | 6,301,055 93    |
| Winnipeg.....      | 13,143,651 53   |
| Regina.....        | 7,909,182 42    |
| Saskatoon.....     | 7,370,324 43    |
| Prince Albert..... | 3,288,897 66    |
| Calgary.....       | 10,842,202 89   |
| Edmonton.....      | 10,587,485 05   |
| Vernon.....        | 1,557,915 33    |
| Vancouver.....     | 8,253,500 21    |
| Victoria.....      | 2,399,400 84    |
| Total.....         | \$76,928,922 54 |

# SOLDIER SETTLEMENT ON THE LAND

## STATEMENT OF LOANS IN FORCE AS AT MARCH 31, 1921

|  |                        |
|--|------------------------|
| Total disbursements as per disbursement statement..... | \$76,928,922 54        |
| Accrued interest.....                                  | 2,781,690 90           |
| <b>Total.....</b>                                      | <b>\$79,710,613 44</b> |
| Repayments.....  | 8,174,572 91           |
| <b>Net liabilities to the board.....</b>               | <b>\$71,536,040 53</b> |

## STATEMENT OF INTEREST TO MARCH 31, 1921

|   |                        |
|---|------------------------|
| Interest charged on land and permanent improvement loans to last standard date..... | \$ 1,440,635 59        |
| Interest charged on stock and equipment loans to last standard date....             | 16,055 31              |
| <b>Total interest charged to last standard date.....</b>                            | <b>\$ 1,456,690 90</b> |
| Interest accrued to March 31, 1921 (approximate).....                               | \$ 1,325,000 00        |
| <b>Approximate total interest to March 31, 1921.....</b>                            | <b>\$ 2,781,690 90</b> |

## COST OF ADMINISTRATION FORM BOARD'S COMM INCIMINT, JANUARY 31, 1918 TO MARCH 31, 1921

| Nature of Expenditure                                | Amount              |
|--|---------------------|
|  | \$ cts.             |
| Salaries.....  | 3,271,376 46        |
| Travelling expenses—                                 |                     |
| Administration.....                                  | 127,445 29          |
| Land inspection.....                                 | 330,692 97          |
| Field supervision.....                               | 622,928 75          |
| Adjustment Branch.....                               | 14,977 80           |
| Home Branch.....                                     | 27,090 85           |
| Collections.....                                     | 405 30              |
| Loan Advisory Board and Qualification Committee..... | 129,583 14          |
| Services land appraisers and disbursements.....      | 84,534 03           |
| Printing and stationery.....                         | 359,376 89          |
| Advertising.....                                     | 36,495 34           |
| Legal fees and disbursements.....                    | 298,434 26          |
| Office expenses.....                                 | 346,867 40          |
| Training centres expenses and equipment.....         | 71,088 69           |
| Travelling equipment.....                            | 208,708 78          |
| Miscellaneous.....                                   | 83,102 10           |
| <b>Net cost of administration.....</b>               | <b>6,013,108 05</b> |



# STATISTICAL STATEMENTS

## LIABILITIES AND ASSETS AS AT MARCH 31, 1921

| Particulars  | Liabilities     | Assets          |
|--|-----------------|-----------------|
| Outstanding loans to settlers.....                 | \$71,536,040 53 |                 |
| Net cost of administration.....                    | 6,013,108 05    |                 |
| <i>Recoverable Expenditures—</i>                   |                 |                 |
| Matsqui Farm.....                                  | \$ 91,350 73    |                 |
| Crossfield Farm.....                               | 14,835 00       |                 |
| Prairie River expenses.....                        | 19,511 71       |                 |
| Clearing land.....                                 | 17,453 51       |                 |
| Purchase Indian Reserve.....                       | 325,071 25      |                 |
| Purchase wagons.....                               | 1,081 56        |                 |
|  | \$ 469,303 76   |                 |
| <i>Expenditure not chargeable to S.S.B.—</i>       |                 |                 |
| Bonus expenditure.....                             | \$530,887 67    |                 |
| Pay and allowances.....                            | 178,926 24      |                 |
| Students' training.....                            | 1,912 47        |                 |
| Department of Indian Affairs.....                  | 310,000 00      |                 |
|  | 1,021,726 38    |                 |
| <i>Assets—</i>                                     |                 |                 |
| Soldier Land Settlement Assurance Fund—            |                 |                 |
| Sale of Pope lease.....                            | \$235,845 00    |                 |
| Sale Hudson Bay lands.....                         | 162,450 00      |                 |
| Sale Doukhobor lands.....                          | 117,068 24      |                 |
|  |                 | \$515,363 24    |
| Accrued interest.....                              |                 | 2,781,690 90    |
|  | \$79,040,178 72 | \$ 3,297,054 14 |
| Expenditure not chargeable to S.S.B. as above..... |                 | 1,021,726 38    |
| Net liabilities to Dominion Government.....        |                 | 74,721,398 20   |
|  | \$79,040,178 72 | \$79,040,178 72 |

## CHAPTER V

### DISTRICT OFFICE STATEMENTS

#### PRINCE EDWARD ISLAND

STATISTICS TO MARCH 31, 1921

##### LOANS

|  |                     |
|--|---------------------|
| Total number of settlers to whom loans granted.. . . . | 313                 |
| Total amount of loans granted.. . . .                  | \$866,186           |
| No. of settlers—                                       | Amount              |
| 44 on privately-owned lands.. . . .                    | \$ 45,037 00        |
| 269 on purchased lands.. . . .                         | 821,149 00          |
| Total.. . . .  | <u>\$866,186 00</u> |
| Total loans for purchase of land.. . . .               | \$626,259 00        |
| “ “ “ removal of encumbrances.. . . .                  | 27,425 25           |
| “ “ “ permanent improvements.. . . .                   | 13,555 00           |
| “ “ “ stock and equipment.. . . .                      | 198,946 75          |
| Total.. . . .  | <u>\$866,186 00</u> |

##### QUALIFICATION

|  |            |
|--|------------|
| Total number of applicants qualified.. . . .                     | 483        |
| Total number of applicants disqualified.. . . .                  | 138        |
| Total number of applicants in abeyance, recommended for training | <u>21</u>  |
| Total number of applicants disposed of.. . . .                   | <u>642</u> |

#### REPORT BY THE DISTRICT SUPERINTENDENT, N. W. LOWTHER, TO DECEMBER 31, 1920

The Soldier Settlement Board commenced activities in Prince Edward Island in the fall of 1918, when J. D. Stewart, K.C., handled a few cases under the regulations of the old Act. In March, 1919, the work was taken over by the present superintendent, who opened an office in Charlottetown, in the new Riley building, on Queen street, where the district office has continued operations up to the present time.

In order to deal efficiently and expeditiously with the increasing stream of applications for qualification, it was considered advisable to appoint an Agricultural Committee. The following prominent local agriculturists were accordingly selected by Major E. J. Ashton, D.S.O., and rendered very efficient and satisfactory service until early in 1920, when the pressure of work was relieved and the committee dissolved:—

- A. E. Dewar—Charlottetown Royalty.
- E. B. McLaren—Georgetown.
- C. McLellan—Arlington Lot 14.

Owing to the further pressure of work, it was soon found necessary to engage the services of David G. Laird, B.S.A., as district agriculturist, who filled that

## DISTRICT OFFICE STATEMENTS

position very admirably until he accepted a position in the University of British Columbia in September, 1920. He was succeeded in office by C. M. Williams, B.S.A., who had been very successful as district agriculturist at St. John, N.B. E. G. Reid was engaged as assistant superintendent and accountant and is still retained on the staff. The legal work has been divided among three local solicitors, viz:—J. D. Stewart, K.C., for Queen's County; A. F. McQuaid, for King's County and E. H. Strong, returned soldier, for Prince County.

We were also very fortunate in securing the services of the following men of wide commercial experience in real estate conditions in this province, viz:—

H. O. Hyndman—Charlottetown.  
Frank R. Heartz, Charlottetown.  
J. S. Hinton—Summerside.  
William Cain—New Perth.

These gentlemen were also selected by Major E. J. Ashton, D.S.O., to aid and assist the superintendent in the consideration and disposal of applications for financial assistance.

We regret to have to record the death of J. S. Hinton, of Summerside, whose judgment and experience in land values was of an exceptionally high order. His advice to the board was of inestimable value, and a great deal of the credit for the satisfactory conditions now existing in this district is due mainly to him. We are pleased to report that the two first named members of this Loan Committee continue to assist the district office when occasion requires.

### LANDS

We have not found it necessary to engage Land Appraisers on a yearly basis, but have employed them at the rate of five dollars (\$5) per day for each day actually inspecting. We have had three land Inspectors working for us during the past season. However, as soon as the winter sets in, no appraisals are made, since it is almost impossible to place an intelligent valuation on a property covered with snow. I may say here that every one of the farms purchased has been fully improved; that is, there are buildings already erected and the greater part of the land is cleared. The total area held by soldier settlers in this province is 26,225 acres, of which 17,316 are under cultivation; the average sized farm is 83 acres.

### LOANS

Out of three hundred and ninety-four (394) applications filed, it was found necessary to refuse fifty-two (52) chiefly owing to the unsuitability of the property or to an excessive sale price. In many of the cases shown as approved, the loan was in the first instance refused by reason of the high selling price; if the vendor, however, later reduced his price to meet our Inspector's valuation, the loan was approved providing everything else was satisfactory. We have calculated that we have saved soldier settlers at least forty-nine thousand two hundred and eighty-eight dollars (\$49,288) actual cash as a result of reducing the purchase price which had originally been agreeable to the applicant. Then, again, in the great majority of cases, the vendor was persuaded to throw in quantities of produce, live stock, machinery, etc. It is very difficult to estimate the value of this, but we have placed it at no less than fifteen thousand dollars (\$15,000).

### ADDITIONAL LOANS

We have received 291 requests for additional assistance, 185 of which have been approved, and the remainder refused. Generally, when it is explained to the settler

## SOLDIER SETTLEMENT ON THE LAND

that we can easily grant him an additional loan but the mere fact of our doing so will only push him more deeply into debt, we find that he concurs with us. It is interesting to note that nearly all settlers later agree that our refusal of their application for further assistance was in their best interest.

On new farming equipment, approximately \$2,900.76 has been saved settlers up to the present through buying such equipment at the special prices arranged for by head office.

### ACREAGE AND CROP PRODUCTION

The total number of acres held by these settlers is 26,225, of which 9,740 acres were given over to cultivated crops during the season of 1920. The following is an estimate of the total yields of the more important crops during the season:—

| Crop                   | Yield       | Crop             | Yield        |
|------------------------|-------------|------------------|--------------|
| Wheat.. . . .          | 4,100 bush. | Hay.. . . .      | 6,500 tons   |
| Oats.. . . .           | 68,600 "    | Roots.. . . .    | 48,000 bush. |
| Rye and barley.. . . . | 1,300 "     | Potatoes.. . . . | 90,000 "     |
| Mixed grain.. . . .    | 1,250 "     |                  |              |

The season was a disappointing one from many standpoints; grain crops were a partial failure; in the case of wheat, practically a total failure; potatoes were seriously affected with blight in some sections, and prices of all kinds of farm produce were disappointingly low. A conservative estimate of the value of field crops produced last year by our settlers is \$278,120. Dairy and poultry products continue to demand very satisfactory prices, but no reliable estimate of the total value of same is available.

### SUPERVISION OF AGRICULTURAL OPERATIONS OF SETTLERS

Since the commencement of operations in this district, 2,393 visits to established settlers have been made.

The province of Prince Edward Island is divided for supervision purposes, into three sub-districts corresponding to the counties. Mr. J. W. Callbeck, a highly successful and retired farmer, administers Prince county; Captain J. N. McEachern is in charge of Kings county, and the settlers in Queens county are supervised entirely by the district agriculturist and the district superintendent. Considerable difficulty has been experienced in the past in getting satisfactory Field Supervisors. The present arrangement, however, suits our situation admirably and is in every respect satisfactory.

Close co-operation is maintained with the local Department of Agriculture, Dominion Experimental Farm, and other branches of the Federal Department of Agriculture which are represented in this province, in carrying on educational and demonstration work. Short courses, organized and financed by the local department, are held every winter, various local officials of the board assisting at same and every encouragement being given to settlers to attend. During the winter of 1919-20, a special short course in domestic science was held in Charlottetown for the wives, sisters and other female dependents of soldier settlers. This course was highly successful, and a capacity attendance recorded.

Settlers are encouraged to avail themselves of the many local organizations available for co-operative selling of farm products and buying of supplies. Such organizations include the Farmers' Institute, the Prince Edward Island Egg and Poultry Association, Canadian Farm Products, etc., etc.

Up to the present time, our agricultural supervision policy has been largely decided by circumstances; settlers were being established so rapidly it was impossible to pay much attention to other details than initial purchases, subsequent disbursements of loans for stock and equipment and permanent improvements, maintenance of security and adjustments. The time has now arrived, however, when this pre-



liminary work has been largely completed, and attention may be given to the improvement of farming methods, improvement of livestock, improvement of home conditions, and, generally, raising the standards of our agricultural industry. Among the features requiring our immediate attention might be mentioned:—

*Cultural Methods.*—The education of settlers as to the basic principles underlying soil cultivation to the end that soil fertility may be increased, larger and more profitable crops produced and methods followed that are more suitable to the individual case.

*Farm Drainage.*—This feature is one of outstanding importance to many of our settlers. Surveys have been made in some cases but nothing further done owing to the very inferior nature of tile available. This industry has now been taken over by the Provincial Government and good tile will be procurable shortly, enabling us to develop this work.

*Fertilizers.*—The Provincial Department of Agriculture has recently completed arrangements for crushing limestone locally, same to be sold to farmers at cost. We are endeavoring to arrange demonstrations with this ground lime on properties of our settlers to show the desirability of such applications; special concessions in the way of priority of orders, special freight rates, etc., have been promised us for this purpose.

*Improvement of Live Stock.*—The opportunities for effecting great changes in this connection are unlimited; to accomplish results, however, community organization is necessary and to this end, we must work with and have the co-operation of other farmers in the community with soldier settlers.

The Provincial Department of Agriculture and the local representatives of branches of the Federal Department have been approached in this connection, and we have been assured of their earnest co-operation and assistance. Arrangements are now being made to conduct an energetic campaign along the line suggested, but this work will necessarily be handicapped through lack of funds.

## COLLECTIONS

This is a very important phase of our work, and to make a success of soldier settlement, it is necessary and essential that the work of collections be handled with great diplomacy. The date set for payment in this province is November 1 of each year. At this time, the farmer should be doing his fall ploughing and should not be interrupted on any account. Settlers have asked us, "Will we leave our fall ploughing, thresh our grain and haul our produce to market, in order to make our payment on November 1?" The only answer we can give, providing the settler is making a success, is to tell him to carry on with his ploughing. Then, again, our soldier farmers plan on selling very little produce in the fall but prefer to carry it over until spring, when it commands a much higher price. Our settlers bring this fact to our notice and it is very difficult to tell them that they must sell their produce at sacrifice prices. Through our field work, we hope eventually to get our settlers into a system of farming whereby they will not need to sell any of their crop to make payments but will rely altogether on the sale of finished products of the farm. In fact, quite a few of the settlers are already fairly well established along these lines, but it will take time to get the majority worked into this system.

Then the question of semi-annual payments for men engaged in mixed farming will require careful consideration. Many requests have been received for the adoption of such a system and, believing the principle fundamentally sound, we have advised that a part of 1921 payment be made this coming spring. It is felt that the extension of this policy is very advisable in this District and we are working to that end.

Up to March 31, 1921, 98.5 per cent of the settlers have made payments and 91.3 per cent of the total amount due has been collected. Fifteen settlers have already

## SOLDIER SETTLEMENT ON THE LAND

made repayments on their stock and equipment loans, although no payment was called for, and ten men have prepaid amounts totalling over \$10,738.11 on account of the loan advanced to them for land. We accordingly feel that our situation regarding collections has been, and is, extremely satisfactory.

### ADJUSTMENTS

In the matter of adjustments, we have been guided largely by the principle that the settler should have every consideration to which his record and performance to date entitle him. The policy of giving a settler who has a fighting chance of making good the maximum assistance to that end, even to the extent of more or less jeopardizing the board's security, is much to be preferred to the adoption of the methods employed by commercial loan companies.

Each case is, of course, dealt with according to its individual merits, those settlers whose industry or honesty was obviously unsound being closed out at once, but, in the main, the principle outlined above has been demonstrated to be good business.

Adjustments in this district, including all the cases in which the original settler is no longer on the property, number twenty-nine. The reasons for failure in these cases, and the numbers falling within each category are as follows: ill health, 1; lack of sincerity, etc., 24; domestic trouble, 3; death, 1. Eighteen of these cases have been completed and the loans adjusted. A total of \$40,940.79 was disbursed in these eighteen cases, and the total amount recovered \$42,254.62. The other eleven cases are now in varying stages of completion.

### HOME BRANCH

We have not yet found it necessary to engage the services of a district director for this province; the chief reason has been that the greater majority of our men are unmarried. In any cases of hardship that have been discovered, we have found that the Field Supervisor has handled the situation in a very admirable manner. We have been assisted by the Patriotic Society and find no difficulty in rendering necessary assistance. Conditions in this closely settled province are altogether unlike those existing in Western Canada. The greater majority of our settlers are living in the same community in which they were born and have the advantage of receiving advice and assistance from their parents. The value of such circumstances to the wives of settlers—particularly, to English brides—is very obvious.

Reference has already been made to a course in household economics which was put on last winter for the benefit of the wives of soldier settlers.

## NOVA SCOTIA

### STATISTICS TO MARCH 31, 1921

#### LOANS

|   |                |
|---|----------------|
| Total number of settlers to whom loans granted. . . . . | 361            |
| Total amount of loans granted. . . . .                  | \$1,200,576 42 |
| No. of settlers   | Amount         |
| 55 on privately-owned lands. . . . .                    | \$ 119,070 21  |
| 306 on purchased lands. . . . .                         | 1,081,506 21   |
| 361 Total. . . . .                                      | \$1,200,576 42 |
| Total loans for purchase of land. . . . .               | \$ 770,852 00  |
| “ “ “ removal of encumbrances. . . . .                  | 61,264 61      |
| “ “ “ permanent improvements. . . . .                   | 51,645 65      |
| “ “ “ stock and equipment. . . . .                      | 316,814 16     |
| Total. . . . .  | \$1,200,576 42 |

## DISTRICT OFFICE STATEMENTS

|                            |             |    |    | QUALIFICATION                           |       |
|----------------------------|-------------|----|----|---|-------|
| Total number of applicants | qualified.. | .. | .. | ..                                      | 892   |
| "                          | "           | "  | "  | disqualified..                          | 504   |
| "                          | "           | "  | "  | in abeyance, recommended for training.. | 12    |
| "                          | "           | "  | "  | applicants disposed of..                | 1,408 |

### REPORT BY DISTRICT SUPERINTENDENT, R. I. DONALDSON, TO DECEMBER 31, 1920

#### LANDS

At the inception of the board, five inspectors were employed on the per diem basis. As the working of the board progressed it became clear that fuller and more accurate information could be given on the applicant and the land applied for by



#### SOLDIER SETTLEMENT IN NOVA SCOTIA

Beautiful farm home of H. A. Francis, near Bridgetown. The apple trees seen in the picture yielded 100 barrels, and his returns from butter were \$40 a month.

the field supervisors, and this phase of the work has been handed over to them, except in occasional orchard propositions when one of our former land appraisers is employed.

The average farm purchased consists of 145 acres at an average price per acre of \$14.71.

Total acreage purchased, 48,720.

#### LOANS

The Loan Committee consists of H. M. N. Stanbury, Manager Canada Permanent Mortgage Corporation, the district superintendent, and the district agriculturist.

|   |    |    |    |    |            |
|---|----|----|----|----|------------|
| The general average loan per settler is.. | .. | .. | .. | .. | \$3,052 03 |
| The average loan on purchased land..      | .. | .. | .. | .. | 3,139 51   |
| " " " " privately-owned land..            | .. | .. | .. | .. | 1,755 65   |



## SOLDIER SETTLEMENT ON THE LAND

### ADDITIONAL LOANS

Additional loans are recommended by the field supervisor, who being in active service well knows the requirements of the settler. When considering these loans, the Loan Committee have before them the record of the settler's progress to date, and in consideration of this and what is necessary for successful operations, the loan is granted or declined.

### AGRICULTURAL SUPERVISION

From the very first, the purchase of stock and equipment was all made under supervision, with the object of seeing that the settler purchased only stock suitable both in quality and numbers to his requirements. An appointment of a stock and equipment representative was made in Mr. W. L. MacFarlane. He inspected and purchased everything the settler needed after establishment. It was found very soon that one man could not perform this task, therefore an equipment clerk was appointed as an inside representative and Mr. MacFarlane worked in the field exclusively. Stock was scarce and prices were high, and as stock was urgently required, we had difficulty in buying at a reasonable figure. This work of purchasing kept up all summer and pretty well along through the winter. In November, 1919, the field staff was increased by one, due to the training centre closing, the superintendent therefore taking up the work of field supervision. During the winter many settlers required hay for their cattle. The winter being long and hard caused more settlers to require help for feed. In January, 1920, we found that we had 220 settlers fully equipped and ready for spring work.

To prepare for the spring work, and due to two members of the outside staff resigning, the staff was increased by five new men and two temporary assistants, giving us ten men in the field. These men were able to handle the situation and having smaller districts were able to give more time both to selecting stock and personal attention to individual requirements.

As settlers who purchased going concerns found that they were purchasing articles which were either worn out or of no use, the policy of the board was changed and no farms were thereafter purchased as going concerns, but the vendors who had stock and equipment suitable for the settler were able to sell such to the board. This gave the field supervisor a change to do more efficient work and eliminated the danger of settlers loading themselves up with junk before we had a change to help them.

### REDUCED PRICES

Reduced prices were obtained from the following concerns: Frost & Wood Company, Massey-Harris Company, International Harvester Company, Cockshutt Plow Company, De Laval Separator Company, R. A. Lister Company, Enterprise Foundry Company, McClary Manufacturing Company, Brookfield's Limited, Chappell Brothers, Rhodes Curry Company, J. J. Snook & Company, Halifax Seed Company, Carter's Tested Seeds, Steele Briggs Company, Spraymotor Company, Potato Machinery Company, New Brunswick Fence Company, Frost Wire Fence Company, N. S. Fertilizer Company, Metallic Roofing Company, and others.

### CLUB ORDERS

The field supervisors were instructed in arranging for the purchase of spray material, fertilizer, and seed, thus effecting a saving to the settlers.



## DISTRICT OFFICE STATEMENTS

### PURCHASES

This office to date has purchased the following with a total saving to the settler of \$5,492.92. This does not include any savings made by the field man when purchasing stock and equipment in the country, nor does it include savings effected on purchase of new implements prior to date of reports.

APRIL 1, 1919, TO SEPTEMBER 30, 1920

|                         | Number | Average price |
|-------------------------|--------|---------------|
| Horses.. . . . .        | 377    | \$180 96      |
| Milch cows.. . . . .    | 781    | 83 75         |
| Other cattle.. . . . .  | 347    | 43 00         |
| Sheep.. . . . .         | 505    | 11 29         |
| Swine.. . . . .         | 107    | 22 37         |
| Poultry.. . . . .       | 1,440  | 0 64          |
| Total savings.. . . . . |        | \$5,492 92    |

### SETTLERS IN TRAINING

A training centre was opened on the 9th June, 1919, at the Experimental Farm at Kentville, and continued all summer. There were at this school twenty-four men, eighteen of whom continued their course with a practical farmer, and of these there are now five qualified and four established on their farms—two required to make payments of which one has been made and one partly. At the closing of this school in November, all the men in training were placed with practical farmers. There have been altogether in training with practical farmers forty-six men.

Pay and allowances were granted to all those eligible and a total of \$6,327.66 to November 30 has been paid for this purpose. At present, there are seven settlers in training with practical farmers.

### AGRICULTURAL OPERATIONS AND FARM MANAGEMENT

The field men this year have been able to give considerable time to individual cases. They have been able to come many times in personal contact with their settlers, and have advised and helped them in all phases of their farm management. This has had a beneficial result in many ways, such as selling milk or cream to a market where they could obtain better prices, better feeding methods, obtaining higher prices for farm produce, planning the farm operations in the spring, etc.

Several letters were forwarded to settlers dealing with subjects important at that particular period of the year. Letters forwarded by one supervisor to his settlers dealing with increased greenfeeds increased the returns of settlers in his district approximately by \$300.

A Live-stock Club was organized in Colchester county and two cow-testing associations formed, while in the valley the settlers were urged to join the fruit companies, which many of them did; this gives the advantage of co-operative buying and selling.

During the past summer, we have found it necessary to retake several farms from settlers who were obliged to give up farming or broke their agreements with the board. This necessitated much work and time due to the attention required in caring for our stock and seeing that the equipment and other property of the board were properly looked after.

Due to the work becoming less urgent and not as many men being established, the supervision staff has gradually been cut down to five, but in spite of this fact the field supervisors have made to settlers as many as 3,138 visits which do not include the many visits made to other than settlers in connection with their work.

### ADJUSTMENTS

|  |             |
|--|-------------|
| Number of completed cases.. . . . .          | 5           |
| Amount invested in completed cases.. . . . . | \$18,013 70 |
| Amount realized in completed cases.. . . . . | \$18,908 99 |
| Number of salvage cases incomplete.. . . . . | 23          |

For the main part, the failure to make good has been due to the man himself. In two or three cases, the land was not suitable for soldier settlement, but a man with initiative might have made something of it. Three men were obliged to give up on the wife's account, and one settler died.

#### ACCOUNTING

This branch is responsible for the proper accounting records of all settlers' loans, also for the proper records of contingency and expense accounts. The accounting system installed at this office has proved satisfactory, and we find that this system enables us accurately to record all financial transactions.

#### LEGAL BRANCH

The legal work has been done by a district solicitor in the office of the board, paid on a salary basis, and by eleven local solicitors throughout the province appointed by the Department of Justice and paid according to bills taxed by that department.

Searches of title and the closing of land purchases and loans on mortgage outside of the County of Halifax have been attended to by the local solicitors acting on the instructions of the district solicitor, the latter reviewing the abstracts of title before completion of the loans, and preparing the necessary deeds, mortgages and agreements.

To give figures based on the loans approved in the year would not give a fair summary of the year's work, as necessarily many of the loans approved in 1919 were not completed until 1920, while approvals toward the end of 1920 overlap into 1921; and in order to give an estimate it is necessary to take the approvals for 1920 assuming them to have been completed in the year. Estimating in this way, there were during the year 133 searches of title, which include cases of rejections, cases where the loans were cancelled after search of title twenty-three, and six cases of additional loans where mortgage was held but a short search was necessary to ascertain that no encumbrance had been registered since the recording of the board's first mortgage. Titles were not rejected until an effort had been made to cure the defects, and there were fourteen titles rejected as incurable, the remaining cancellations being for other reasons. Of the 110 searches culminating in loans, 89 were for land purchase and 21 for loans on mortgage security. In at least ninety per cent of the initial loans the approvals were under two or more classifications necessitating various additional agreements.

Uncancelled additional loans where the board already held title were approved to the number of 145, the greater percentage of which came under two or more classifications, and the various necessary agreements were prepared in the board's office and sent to the settlers direct with instructions for execution, namely, Settler's Agreement (Form 19), Stock and Equipment Agreement (Form 60), Charge for Permanent Improvements (Form 61), Seed and Fertilizer Agreements (drawn locally) and Feed Agreements (drawn locally). In a large number of cases not coming under loan approvals, settlers have applied for permission to cut and sell timber, and the necessary agreements have been drawn and executed.

Numerous questions have been submitted to the board by applicants and settlers affecting property rights, etc., and opinions have been given and disputes adjusted. This office has endeavoured, and has been successful, we think, in keeping the settlers and the board out of unwise litigation, finding a means wherever possible to effect a just and equitable settlement of questions in dispute which have not been few.

A large part of the legal work has been in connection with Adjustment cases: the preparation of notices of intention to rescind, quit claim deeds, rescissions, and the numerous problems arising out of the foreclosure proceedings and the disposal of salvage property. On this Adjustment work a separate report is given.

## DISTRICT OFFICE STATEMENTS

### CROP CONDITIONS

Generally speaking, this district is fairly prosperous. The falling in price of farm products has made it difficult for some settlers to make payments due, especially as their budgets for the year were based on much higher prices. However, outside of the island of Cape Breton where the drought made the hay crop a failure, and in Pictou and Antigonish Counties where all late grain was a failure, in many cases being made into oat hay, and the turnip crop was ruined by the aphid, the crops in the main were fairly good.

General progress in the preparation for next year's work has been good.

Failure of the hay crop in Cape Breton on account of drought will necessitate the purchase of hay by some settlers there. Weather conditions during the past season were dry, little rain and a great deal of sunshine. This latter made the apple crop, although not as large as last year, of a splendid quality. The dry weather at this time of the year rather held back ploughing in the early fall, but this was completed later, the fall being very open and some rain fell later on.

The climate and soil are conducive to mixed farming, especially dairying. The markets are large, although not always easy of access, but we have a good market in our many industrial centres that can take care of much more than is grown now especially in the meat and dairy line.

### STATISTICS

| Crop                    | Amount        | Value        |
|-------------------------|---------------|--------------|
| Hay.. . . . .           | 6,930 tons    | \$128,600 00 |
| Roots.. . . . .         | 108,890 bush. | 28,337 40    |
| Potatoes.. . . . .      | 60,637.5 "    | 63,669 38    |
| Oats.. . . . .          | 41,611.5 "    | 40,113 48    |
| Wheat.. . . . .         | 630 "         | 882 00       |
| Barley.. . . . .        | 157.5 "       | 176 40       |
| Other grain.. . . . .   | 1,417.5 "     | 1,969 07     |
| Market garden.. . . . . | .....         | 6,426 00     |
| Small fruit.. . . . .   | .....         | 1,089 90     |
| Green feed.. . . . .    | 119.07 tons   | 2,381 40     |
| Apples.. . . . .        | 2,993 brls.   | 7,272 99     |
|                         |               | \$290,918 02 |

|  |           |
|--|-----------|
| New land broken.. . . . .                | 248 acres |
| Numbers settled on improved land.. . . . | 328       |
| Number settled on unimproved land.. . .  | Nil.      |

Apples—poor estimate, as the counties not used in figures are Kings and Hants.

### DISTRICT ORGANIZATION—DISTINCTIVE FEATURES

The district organization consists of a district superintendent, district agriculturist, stock and equipment clerk, loan clerk, accountant, district solicitor, senior clerk in charge information, files and pay and allowances; and five stenographers, all at the district office at Halifax. The outside staff consists of five field supervisors—one for the four counties of Cape Breton; one for the counties of Pictou and Antigonish; one for the counties of Colchester and Cumberland; one for the counties of Kings, Hants and Halifax; one for the counties of Annapolis, Yarmouth, Digby, Lunenburg and Queens.

There are no settlers in Shelburne or Guysborough counties. These five field supervisors, besides the general work of field supervision which means the advising of the settler in the many problems that come before him, are also the land appraisers. It being considered that the office at Halifax can obtain more accurate data on which to grant loans from men continuously in the field.

# SOLDIER SETTLEMENT ON THE LAND

## NEW BRUNSWICK

STATISTICS TO MARCH 31, 1921

### LOANS

|   |                |
|---|----------------|
| Total number of settlers to whom loans granted..... | 491            |
| Total amount of loans granted.....                  | \$1,504,135 47 |
| No. of settlers                                     | Amount         |
| 45 on privately-owned lands.....                    | \$ 64,682 86   |
| 446 on purchased lands.....                         | 1,439,452 61   |
| 491 Total.....                                      | \$1,504,135 47 |
| Total loans for purchase of land.....               | \$1,036,109 23 |
| " " " removal of encumbrances.....                  | 37,244 36      |
| " " " permanent improvements.....                   | 29,333 24      |
| " " " stock and equipment.....                      | 401,448 47     |
| Total.....  | \$1,504,135 47 |

### QUALIFICATION

|   |       |
|---|-------|
| Total number of applicants qualified.....       | 1,121 |
| " " " " disqualified.....                       | 373   |
| " " " " in abeyance, recommended for training.. | 15    |
| " " " " disposed of.....                        | 1,509 |

## REPORT BY DISTRICT SUPERINTENDENT, WILLIAM KERR, TO DECEMBER 31, 1920

### LANDS

We have endeavored to safeguard the interest of all settlers in purchasing land. Our inspectors are practical farmers, men who are capable of appraising land, buildings, stock and equipment. Two inspectors have been employed during the season of 1920. In addition to these, one field supervisor made the inspections in his district. In the spring two of the other supervisors made a few inspections. Two Inspectors are still employed—one doing adjustment work, in addition to land inspection the other is paid by the day, and works only when required.

### LAND LISTING

The question of land listing has not been given a great deal of attention this season, as we find that the greater number of our applicants are men who have been in the province for years, and have in mind a certain locality in which they want to locate, and generally have a farm in view before they apply to us. We, of course, have endeavored to supply information to men who may come in from other districts, or who for any reason are not acquainted with the district in which they wish to locate. Our inspectors have turned down many farms; also in many other instances secured a reduction in price, or recommended that purchase should not be made unless at a lower price than that which the applicant had agreed to pay.

Our records show an aggregate difference of about \$26,871 between the price of land applied for and purchase price approved by the board.

|  |               |
|--|---------------|
| Average acreage of land purchased per settler..... | 138.9 acres.  |
| Average price per acre, including buildings.....   | \$17.12       |
| Total acreage purchased.....                       | 64,147 acres. |
| Total number of inspections made.....              | 652           |



## DISTRICT OFFICE STATEMENTS

### LOANS

During the season of 1919, the applications for loans were dealt with by a Loan Committee, composed of men who knew land values and also had experience in loan business. These men met as often as required, on an average of about once a week for the season; more frequent meetings being held in the spring than in the fall months. The loan work has been handled largely by the members of our regular staff during 1920. We still retain the services of one of the original members of our Loan Committee, who assists at most of our loan meetings. The average amount of money advanced per settler for all purposes is \$3,207.62 on purchased land, and \$1,234.38 on privately owned land.

### AGRICULTURAL SUPERVISION

The number and prices of live stock purchased in this district have been about as follows:—

|                      |       |                                 |      |
|----------------------|-------|---------------------------------|------|
| Horses.. . . .       | 858   | —Average price paid, \$165 each |      |
| Dairy cows.. . . .   | 2,152 | "                               | 65 " |
| Other cattle.. . . . | 469   | "                               | 30 " |
| Sheep.. . . .        | 1,182 | "                               | 10 " |
| Swine.. . . .        | 791   | "                               | 16 " |
| Poultry.. . . .      | 8,450 | "                               | 1 "  |

Causing in all an expenditure of \$365,277.19.

### SUPERVISION OF SETTLERS IN TRAINING

Many men applied who were not qualified to engage in farming until they were given further training. For this purpose a Training Centre was established at the Experimental Farm in Fredericton, in the spring of 1919.

The student farmers were here given a twelve weeks' course, under qualified instructors. The course consisted of practical work and lectures. At the end of twelve weeks they were placed with good practical farmers to acquire a better understanding of general farm methods. The maintenance of the Training Centre has been discontinued, as the number of inexperienced men applying is too small to warrant its continuance. Under our present method, when an inexperienced man applies for assistance, he is informed that he must take training with a good practical farmer. While gaining the necessary experience, he is under the supervision of the supervisor in charge of the district, who visits him from time to time reporting progress to the district office. If the applicant is considered to be suitable as a settler, he is eventually qualified; If not, he is informed that he had better devote his attention to some other occupation.

As soon as the settler is established, the great work of the field supervisor begins; that is, to assist the settler in instituting or laying the foundation for a sound policy on farm management. In this district the term "mixed farming" might be applied generally; different sections, however, specializing in the different branches—such as, potato growing, fruit growing, dairy farming and beef raising. Thus it will be seen our field supervisors must be men who have a thorough knowledge of agriculture in both theory and practice.

Our supervisors are making a particular effort to encourage settlers to improve their livestock by selection and better breeding. In districts where pure bred sires are not available an effort is being made to organize live stock clubs, and in this way encourage community breeding.

I wish to state here that the officials of the Provincial Department of Agriculture have shown a willingness to assist us in every way possible.

An effort has been made to encourage settlers to keep farm accounts, books being supplied for this purpose. A few men are interested and are keeping books, so that

## SOLDIER SETTLEMENT ON THE LAND

at the end of each year they will know just where they stand. We must, however, confess that the interest in this very important adjunct to success up to the present is not as general as we would wish.

Up to December 31, 1920, Supervisors in this Province have made in all 2,445 visits, besides answering all correspondence addressed to them by settlers.

### COLLECTIONS

Up to December 31, 1920, we have collected 69.4 per cent of the amounts due November 1, 1920.

### ADJUSTMENTS

|  |             |
|--|-------------|
| Number of completed cases.. . . .          | 21          |
| Amount invested in same.. . . .            | \$60,854 95 |
| Amount realized.. . . .                    | 61,622 05   |
| Number of salvage cases incomplete.. . . . | 20          |

In some cases men had to give up their farms on account of their physical inability to do the work. In others, illness in the family made a change necessary. The main cause of failure, however, has been that the settler was not adapted to farm life.

### HOME BRANCH

The work of this branch was not begun in this district until the middle of July, 1920. Therefore, it is too soon to say much about results.

The district director and her assistant have not yet been able to visit all the farms. They have endeavoured especially to reach the wives of settlers who are strangers in Canada; and also all necessitous cases arising through illness, and those who are in need of a special friend.

They report that they are welcomed by the settlers' wives, who express themselves as encouraged and heartened by the sympathetic interest of the Home Branch representatives.

The Women's Institutes, the Red Cross Society, the I.O.D.E., and the Canadian Patriotic Fund officials have heartily co-operated, when appealed to, in the work of this department. Material aid has been given where needed. Medical attention has been procured for those who were suffering for need of it, and altogether a very splendid type of work is being carried on by the Home Department.

Short courses of two days' duration are being arranged in the various centres, and it is hoped that these will be of value, especially to the newcomers to Canada and others who have not had much experience in farm life.

### GENERAL CONDITIONS

Up to the autumn of 1920 general conditions were good. The majority of our settlers were making progress. The general reduction in prices has been very discouraging, as the cost of producing all crops grown in 1920 was so very high. Seed and fertilizer were purchased at the highest price. Through the spring and summer, very high wages had to be paid. These conditions affected particularly our settlers in the potato growing section. To make things worse, climate conditions during the planting season, and in some cases bad fertilizer, affected the seed, so that a poor stand of crop resulted. This, coupled with a rather poor growing season, made the crop very light.

Hay crops were also light, and in the southern part of the province much marsh and low meadow hay was wasted on account of high freshets, causing overflow of the low lands. Hay being scarce and high has made it very difficult to dispose of livestock. In some localities it has been impossible to sell cattle at any price.

It can thus be easily seen that the season of 1920 has been rather a discouraging one for men who have just begun to farm. Our settlers are, however, for the most part, optimistic and feel confident that they will eventually succeed.

## DISTRICT OFFICE STATEMENTS

The area of new land brought under cultivation in this province has not been very much. Raw land in this district means bush or woodland, and no great effort has been made to induce men to take up these lands. We have, however, purchased many farms that were lying practically untilled on account of being occupied by men unable to operate them, or owned by non-residents. By placing young and energetic men on farms of this class, many acres that were lying idle have been made to produce.

We estimate the area under cultivation, occupied by soldier settlers in this district at 17,410 acres, which produced crops valued at approximately \$449,577.

This is made up as follows:—

| Crop                                      | Acres  | Yield         | Selling value |
|---|--------|---------------|---------------|
| Wheat.. . . . .                           | 333    | 4,840 bush.   | \$ 9,695 00   |
| Oats.. . . . .                            | 4,651  | 95,775 "      | 59,256 00     |
| Barley.. . . . .                          | 44     | 830 "         | 662 00        |
| Mixed grain.. . . . .                     | 20     | 500 "         | 200 00        |
| Green feed.. . . . .                      | 66     | 278 tons      | 2,534 00      |
| Hay.. . . . .                             | 8,478  | 9,705 "       | 224,100 00    |
| Turnips, mangels, etc.. . . . .           | 462    | 2,180 "       | 14,100 00     |
| Potatoes.. . . . .                        | 2,307  | 168,550 bush. | 108,900 00    |
| Other vegetables.. . . . .                | 52     | 2,000 bbls.   | 6,000 00      |
| Apples.. . . . .                          | 97     | 1,190 "       | 5,990 00      |
| Small fruits.. . . . .                    | 30     | 30,800 qts.   | 8,140 00      |
| Other crops (largely buckwheat).. . . . . | 870    |               | 10,000 00     |
|   | 17,410 |               | \$449,577 00  |

## QUEBEC

### STATISTICS TO MARCH 31, 1921

#### LOANS

|  |                |
|--|----------------|
| Total number of settlers to whom loans granted.. . . . . | 341            |
| Total amount of loans granted.. . . . .                  | \$1,744,991 46 |
| No. of Settlers  | Amount         |
| 11 on privately-owned lands.. . . . .                    | \$ 28,744 92   |
| 330 on purchased lands.. . . . .                         | 1,716,246 54   |
| 341 Total.. . . . .                                      | \$1,744,991 46 |
| Total loans for purchase of land.. . . . .               | \$1,158,157 32 |
| " " removal of encumbrances.. . . . .                    | 16,622 17      |
| " " permanent improvements.. . . . .                     | 76,011 17      |
| " " stock and equipment.. . . . .                        | 494,200 80     |
| Total.. . . . .  | \$1,744,991 46 |

#### QUALIFICATION

|   |       |
|---|-------|
| Total number of applicants qualified.. . . . .      | 1,186 |
| " " disqualified.. . . . .                          | 820   |
| " " in abeyance, recommended for training.. . . . . | 326   |
| Total number of applicants disposed of.. . . . .    | 2,332 |

## REPORT BY DISTRICT SUPERINTENDENT, F. G. FORSTER, TO DECEMBER 31, 1920

For administration purposes the district of Sherbrooke comprises the whole of the province of Quebec with the exception of that portion which lies north of the St. Lawrence river and west of the western boundary of the county of Joliette.



## SOLDIER SETTLEMENT ON THE LAND

### PRICE REDUCTIONS

In the purchase of land for soldier settlers a saving has been effected amounting to \$37,140 or approximately 3 per cent. The average cost of land per acre was \$34.19 and the total area 33,841 acres, with an average per settler of 116 acres.

### ADDITIONAL LOANS

Applications for additional loans are carefully scrutinized, because it is the policy of this office to foster the spirit of economy among the settlers by discouraging all but the most necessary expenditures. Settlers are urged to make minor repairs themselves and also to provide the smaller articles of equipment. All expenditures of additional loans have to have the approval of the field supervisor before being sanctioned.



SOLDIER SETTLERS' EXHIBIT AT SHERBROOKE FAIR

Twenty settlers in the Sherbrooke District exhibited farm produce in a special section of Machinery Hall, and upwards of 16,000 people viewed the splendid specimens displayed. Six money prizes were awarded, the first of \$30 going to H. T. A. Webster of Lennoxville.

### AGRICULTURAL SUPERVISION (STOCK AND EQUIPMENT)

Shortly after the inception of the board it became obvious that careful supervision was required in the purchase of stock and equipment for settlers; otherwise, old and unserviceable stock, and worn out machinery would be purchased for settlers and would mean considerable loss in the near future. For this reason all stock and equipment now purchased for settlers must conform to standards laid down as to age,



## DISTRICT OFFICE STATEMENTS

weight, etc. As a result the board is now procuring a much better grade of stock and its security is not so quickly depreciated nor is it affected to such an extent by market fluctuations.

The following stock and equipment purchased for settlers in this district:—

| STOCK                  |        |              |               |
|------------------------|--------|--------------|---------------|
| Kind                   | Number | Cost price   | Average price |
| Horses.. . . . .       | 643    | \$ 83,124 99 | 129 28        |
| Dairy cows.. . . . .   | 2,175  | 159,192 23   | 73 19         |
| Other cattle.. . . . . | 1,665  | 45,606 00    | 27 39         |
| Sheep.. . . . .        | 750    | 9,006 22     | 12 01         |
| Swine.. . . . .        | 968    | 16,235 25    | 16 77         |
| Poultry.. . . . .      | 4,833  | 4,398 48     | 0 91          |

### EQUIPMENT

|                      |              |                        |            |
|----------------------|--------------|------------------------|------------|
| Total cost.. . . . . | \$162,968 53 | Total saving.. . . . . | \$1,627 24 |
|----------------------|--------------|------------------------|------------|

### SETTLERS IN TRAINING

One hundred and eighty-seven applicants were recommended for training at Lennoxville Training Centre and eighty-one took advantage of the courses there. Eighty-nine men were placed with farmers for practical training. Sixty-five have completed their courses and twenty-four are still in training.

Pay and allowances, \$13,047.83.

Per cent qualified, 28 per cent.

In the early stages of the work no difficulty was experienced in placing men with farmers for training. A number of men did not give entire satisfaction and just at present the demand for farm labour has decreased to such an extent that few men are now being placed.

Number of settlers trained, 65.

Number of settlers in training, 24.

### SUPERVISION

The staff of field supervisors now in this district has been carefully selected and consists of three men with agricultural college training and two retired successful farmers. Each man is working in his home district and each one enjoys a very high reputation for ability and integrity. These men by personal contact with the settlers have been able to give valuable advice as to farm management, marketing of stock to the best advantage, choice of breeding stock, seed, feed, etc.

Practically every settler has been provided with a farm account book, and the majority of the settlers have commenced keeping accounts.

The local representative of the Live Stock Branch has always shown a most hearty interest in the work of the board and a commendable willingness to co-operate in any way possible. He has personally written to every settler on more than one occasion explaining the formation of breeder's clubs and urging all settlers to become members of such clubs.

The district stock yard supervisor at Montreal and the U.F.O. officials there have all shown a willingness to assist the Board and our settlers in marketing their stock co-operatively, and we look forward to being able to do so next year.

The management of the Sherbrooke Fair kindly gave this office space to hold a settlers' exhibit during the last fall fair. Through the generosity of some of the prominent local citizens a prize list of \$50 was offered to our settlers for the best exhibits of farm produce. Over fifty settlers entered this contest and some most creditable exhibits were submitted. Without exception the settlers exhibiting generously consented to donate their exhibits to the local hospitals at the conclusion of the fair. This phase of our work could be greatly enlarged on next year and no doubt excellent results obtained.

## SOLDIER SETTLEMENT ON THE LAND

Up to the 31st of December, 1920, our field supervisors made 3,423 official visits to settlers. This does not include any visits by other members of the local staff.

### CROP PRODUCTION

Settlers in this district during the last year produced:—

|  |              |
|--|--------------|
| 42,495 bush. grain valued at.. . . . .                   | \$ 31,732 95 |
| 11,049 tons fodder valued at.. . . . .                   | 191,616 00   |
| 30,957 bush. potatoes and vegetables valued at.. . . . . | 27,694 00    |
| 1,049 tons roots valued at.. . . . .                     | 4,296 00     |
| 16 colts valued at.. . . . .                             | 640 00       |
| 2,360 calves.. . . . .                                   | 14,355 00    |
| 694 lambs.. . . . .                                      | 718 00       |
| 1,112 swine.. . . . .                                    | 30,266 00    |
| 6,480 poultry.. . . . .                                  | 5,184 00     |
| Land cleared to date—371 acres.                          |              |

### ADJUSTMENTS

The following is a summary of adjustment cases of this office up to December 31, 1920:—

|  |             |
|--|-------------|
| Number of cases under adjustment.. . . . .   | 55          |
| Number of cases completed.. . . . .          | 10          |
| Number of cases incomplete.. . . . .         | 45          |
| Amount invested in completed cases.. . . . . | \$53,323 88 |
| Amount realized in completed cases.. . . . . | 52,355 59   |
| Total loss.. . . . .                         | 968 29      |

The following is a brief summary of reasons of failure:—

|   |    |
|---|----|
| Ill health.. . . . .  | 11 |
| Not sufficiently qualified and lack of initiative.. . . . .                 | 23 |
| Domestic troubles.. . . . .   | 4  |
| Property over-valued.. . . . .  | 2  |
| Poor type of settler placed on poor proposition.. . . . .                   | 8  |
| Abandonment.. . . . .   | 3  |
| Never took possession of farm.. . . . .                                     | 2  |
| Qualified, but not satisfied with farming after being established.. . . . . | 2  |

## ONTARIO

### STATISTICS TO MARCH 31, 1921

#### LOANS

|  |                |
|--|----------------|
| Total number of settlers to whom loans granted.. . . . . | 1,442          |
| Total amount of loans granted.. . . . .                  | \$6,337,362 52 |
| No. of settlers  | Amount         |
| 94 on privately-owned lands.. . . . .                    | \$ 220,035 42  |
| 1,348 on purchased lands.. . . . .                       | 6,117,327 10   |
| 1,442 Total.. . . . .                                    | \$6,337,362 52 |
| Total loans for purchase of land.. . . . .               | \$4,497,360 74 |
| “ “ “ removal of encumbrances.. . . . .                  | 138,325 02     |
| “ “ “ permanent improvements.. . . . .                   | 235,322 80     |
| “ “ “ stock and equipment.. . . . .                      | 1,466,353 96   |
| Total.. . . . .  | \$6,337,362 52 |

#### QUALIFICATION

|   |       |
|---|-------|
| Total number of applicants qualified.. . . . .          | 4,067 |
| “ “ “ “ disqualified.. . . . .                          | 1,680 |
| “ “ “ “ in abeyance, recommended for training.. . . . . | 508   |
| “ “ “ “ disposed of.. . . . .                           | 6,255 |

# DISTRICT OFFICE STATEMENTS

## REPORT BY DISTRICT SUPERINTENDENT, F. D. SHAVER, TO DECEMBER 31, 1920

### INSPECTION AND APPRAISAL

The diversified types of farming in vogue in Ontario have made it necessary that a specialist in each line be available for appraisal work. During the busiest part of the season twelve inspectors were employed, while five only are retained at present.

Since the inception of the work, 2,600 inspections including those through the sub-offices at Ottawa, Fort William and London, have been made. In each of these inspections the settler is protected as far as possible by employing in the first place Inspectors who are competent in giving values to land on a basis of their productive capacity and by the Inspectors checking the values originally placed by them through reference to recent purchases in the district and comparison with information obtainable from neighbours. Reductions in purchase prices asked, amounting to \$56,000 indicate in a measure the extent of the protection settlers are receiving through inspection by the board.

On the 2,600 inspections made, 1,738 reports were given favourable consideration, involving the purchase of 127,403 acres, and the advancing of amounts for the removal of encumbrances on 9,092 acres. The average acreage purchased for settlers has been ninety-one and the average per settler on which advances have been granted for the removal of encumbrances has been ninety-three.

The average price paid per acre for land purchased for settlers is \$40.03 and the average advance per acre for the removal of encumbrances of \$16.43.

The average loan per settler for land purchase alone is approximately \$3,400.

### LOANS

|  |         |
|--|---------|
| General average loan per settler . . . . . | \$4,236 |
| Average per settler of total loans on—     |         |
| (a) Purchased land . . . . .               | 4,323   |
| (b) Privately-owned land . . . . .         | 2,858   |

### STOCK AND EQUIPMENT

Up to December 31, 1920, \$1,276,266.34 has been expended for the purchase of stock and equipment, divided as follows: \$721,088.22 for stock and \$555,178.12 for equipment. In the purchase of equipment through arrangements made with implement firms, dealers, etc., \$24,844.43 has been saved to the settlers, and we have little doubt that in addition to the elimination of the purchasing of undesirable stock, there has been a saving on the stock purchased by an amount much in excess of that on equipment. The expenditure for stock purchased for settlers in Toronto district:—

|   |                |
|---|----------------|
| 1,944 horses at an average price of . . . . .       | \$142 00 each  |
| 3,176 cows at an average price of . . . . .         | 99 18 "        |
| 1,785 other cattle at an average price of . . . . . | 40 41 per head |
| 882 sheep at an average price of . . . . .          | 14 75 "        |
| 1,777 swine at an average price of . . . . .        | 18 06 "        |
| 17,128 poultry at an average price of . . . . .     | 0 76 each      |

### SUPERVISION

Up to November 30, 1920, \$44,768.79 has been paid to the dependents of settlers receiving training, of which \$21,439.36 has been expended on those who have completed training or who have discontinued. This amount has been disbursed among 180 men, of whom sixty-three have qualified, ninety-three have been disqualified, sixteen have not been finally disposed of, and eight have temporarily discontinued. This latter amount does not include the amount paid to settlers in training whose allowances have ceased because of the expiration of the period during which they were granted but who are continuing training without allowances. It also does not include the amount paid to settlers in training who have been transferred to other districts before completing their course. On November 30, there were eighty-seven settlers still in training who were receiving allowances.

## SOLDIER SETTLEMENT ON THE LAND

Of the sixty-three settlers qualified after receiving training, twenty-seven have been established on farms, seventeen have applied for loans but are not yet established, and nineteen have not yet applied.

### COLLECTIONS

The success of the Act may best be judged by the collection returns. Of the 1,357 established settlers, 1,128 had payments due on November 1, 1920, totalling \$217,878.53. On December 31, 776 or 68.8 per cent had met their payments of \$130,780.48 in full, while 188 or 16.6 per cent had paid in \$25,000 on account. Seventy-eight of the most successful settlers exceeded their land payment by \$12,998.68 with six others, reducing their stock and equipment loans by \$596.09.

During the life of the office, thirty-three settlers have discharged their total indebtedness of \$98,873.12.

The calibre of the settlers may be gauged by the fact that after issuing two notices, but four settlers have failed to reply.

Out of 254 requests for deferment of payments, 174 were granted.

In view of the prevailing low prices and poor markets, the policy followed has been to allow any settler who is considered to be a good moral risk, and who is making a real endeavour to succeed, as much leniency as is considered advisable. Every effort is being made to keep the number of adjustment cases as low as possible.

### ADJUSTMENTS

To date there are to report eighty-eight definite salvage cases, with the probability of this number being increased to the hundred mark before many months, by the adjustment of annual payment delinquents who have previously been reported as probable failures.

Of the eighty-eight listed, forty-two have received definite action since the department has been organized. The balance are not suffering through inaction as the board's security is being protected and immediate action was unnecessary. These will be taken in turn as time permits. Urgent cases are receiving immediate attention.

Of the forty-two the stock and equipment of twenty-three has been sold. There are at least ten more where sales are being held, or information is being obtained regarding missing articles. These thirty-three cases are now ready for the posting of notices calling for tenders for the property.

There are fifteen completed cases for which an expenditure of \$54,898.24 has been made and \$52,913.44 has been recovered. From this it will be noted that the average loss per case is \$132. In addition to the fifteen above, there are a number of transfers to soldier settlers in various stages of completion.

There have been three distinct reasons necessitating adjustment proceedings:—

1. The recurrence of war disability.
2. Poor settler through lack of initiative, industry and thrift with an almost inevitable unproductive property. Few thrifty settlers located on unproductive propositions.
3. Wilful abandonment, owing to the settler or his wife, or both, becoming dissatisfied with farming, from unknown causes.

### HOME BRANCH

In the district there are 725 married settlers and so far about 500 visits have been made by Home Branch representatives. In a number of cases, a settler has been visited more than once. Bulletins or magazines (sometimes especially requested) have been sent to practically all of the settlers visited—also to others when requests from supervisors have come in. (It might be stated that in a great many cases it has been proved that the bulletins are really used and appreciated.)



About thirty-five or forty large parcels of new or second-hand clothing have been sent to settlers who were in need. In addition to this, about thirty families have been supplied with parcels of clothing, wool, flannelette, etc., through the Red Cross, Women's Institutes, and other organizations. Five or six layettes have been furnished for women who would otherwise have had practically nothing for their babies.

Large Christmas parcels, containing Christmas stockings, dolls, toys, books and games, and a few new articles of clothing, were sent to fifty families, representing 194 children, by the Toronto staff of the Soldier Settlement Board, with the co-operation of the Home Branch.

Three Domestic Science courses have been given in Ontario, one at Guelph in June, 1920, another at New Liskeard in November, 1920, and a third at Simcoe in January.

Payment of doctor's bills for about fifteen families has been obtained through the Red Cross and Canadian Patriotic Societies.

As far as possible each family with whom the Home Branch has come in contact has been considered sympathetically and individually, and all the encouragement and assistance possible given.

## LEGAL

During the past nine months in over 1,300 cases documents of title have been forwarded to head office and the necessary check of agreements has been made.

*Insurance.*—On the 1st April, 1920, there were approximately 1,200 approved loans, and at the close of the year this number had increased to over 1,700. This number, of course, includes loans transferred from the Ottawa district office, and a number of these are still being adjusted.

The insurance in force December 31 amounted to \$4,021,404, of which amount \$650,000 covered stock and equipment and the balance buildings. This was placed at a cost of \$72,580.98, of which amount the board advanced \$39,400. Of this amount there was outstanding, on the 1st November, \$22,877.35. This amount has been reduced to \$6,678.45 at the end of the year.

The fire loss for the year ending December 31, 1920, amounted to \$15,974.33, nearly all of which has been received from the companies. None of the settlers who suffered loss by fire has been salvaged, although one is discontinuing operations and, of his loan of \$4,500 advanced by the board, \$3,900 has been recovered from the insurance company.

## GENERAL CONDITIONS

Through a crop return which was below the average, and on which the majority of our settlers were solely dependent, the settlers began the winter of 1919-20 under a handicap. The spring of 1920 witnessed the price of all seed grain and feed abnormally high. However, although in the early part of the season the outlook was not promising, more favourable weather conditions during July resulted in a generally good harvest, enabling the majority of the settlers to meet their obligations in full, and begin the winter under much better circumstances than the previous year. In the Niagara district a violent electrical storm, accompanied by hail, did considerable damage, affecting in all twenty of the settlers. The mild weather permitted of most fall ploughing being done, so that with a favourable winter and spring the outlook for 1921 is very bright.

*Fruit Farms and Small Holdings.*—While mixed farming has been encouraged, applications for special lines have been dealt with on their merits. Applicants for fruit farming have been required to have experience in the particular locality in which they wished to settle. The settlement in the Niagara District, and fruit belts bordering on the lake, has been extensive. These have been so established that the proposition fits the individual and his responsibility increases with his experience.

## SOLDIER SETTLEMENT ON THE LAND

As all fruit lands are high priced, running from \$150 to \$300 per acre, the acreage must necessarily be limited, the average holding being about fifteen acres. A number have been assisted on straight market gardening and poultry propositions, but this combination has not been looked upon with favour in this district, and as a consequence the number so assisted has been small. On the whole, about one hundred propositions might be considered as small holdings.

*Special Settlers.*—Only two settlers have been established under clause 63 of the Act, both of these being blind. These settlers were otherwise physically fit and had the assistance of parents or wives. Men otherwise disabled have been discouraged as much as possible to undertake propositions on which they have to depend upon outside aid for performing the necessary farm operations.

*Northern Ontario.*—Only men who have been born in the district or who have had several years' experience in pioneer life are considered qualified for financial assistance in New Ontario. Two hundred and seventy-five of these have been established in the northern part and are controlling approximately 30,000 acres. As all unpatented is held under control of the Provincial Minister of Lands and Forests, the only lands on which assistance can be given are those on which settlement duties have been performed and patents have been issued. On such lands now occupied by soldier settlers, it is estimated that approximately 1,500 acres have been cleared and brought under cultivation. A very promising settlement has been made in the Temiskaming district and on the whole the policy of requiring a minimum clearance of thirty acres on lands in the district seems to have been sound.

### PRODUCTION

A careful estimate has been made of the value of the crops produced on the 130,000 acres held by settlers in this province and the total value amounts to approximately \$1,500,000 as illustrated by the following statistics:

#### ESTIMATED TOTAL PRODUCTION AND VALUE OF FIELD, ORCHARD AND GARDEN CROPS

| Crops   | Acres  | Estimated total yield               | Estimated selling value |
|---|--------|-------------------------------------|-------------------------|
|   |        |                                     | \$ cts.                 |
| 1. Wheat.....                                     | 3,036  | 54,167 bush.                        | 109,780 73              |
| 2. Oats.....                                      | 16,883 | 578,300 "                           | 297,515 85              |
| 3. Barley.....                                    | 1,838  | 48,645 "                            | 39,555 90               |
| 4. Rye.....                                       | 903    | 12,808 "                            | 14,780 25               |
| 5. Flax.....                                      | 72     | 27 tons<br>277 bush.                | 788 00                  |
| 6. Pease.....                                     | 210    | 4,360 "                             | 6,324 00                |
| 7. Mixed grain.....                               | 1,767  | 60,270 "                            | 42,749 00               |
| 8. Green feed (weight green).....                 | 201    | 284 tons                            | 7,100 00                |
| 9. Hay.....                                       | 21,123 | 21,433 "                            | 548,361 00              |
| 10. Corn (weight as fodder).....                  | 2,103  | 150 bush.<br>14,138 tons            | 85,264 00               |
| 11. Turnips, mangolds, sugar beets.....           | 669    | 6,892 tons                          | 38,360 00               |
| 12. Potatoes.....                                 | 1,247  | 150,948 bush.                       | 126,197 35              |
| 13. Other vegetables.....                         | 425    | 4,709 "                             | 27,441 38               |
| 14. Apples, peaches and other tree fruits.....    | 810    | 7,157 bbls<br>14 tons.              | 46,685 00               |
| 15. Small fruits (raspberries, strawberries)..... | 224    | 4,461 bush.<br>81 tons<br>600 bbls. | 36,882 00               |
| 16. Tobacco.....                                  | 76     | 38 tons                             | 22,200 00               |
| 17. Other crops.....                              | 4,595  | 555 tons<br>14,595 bush.            | 41,581 00               |
|   | 56,182 |                                     | 1,491,565 46            |

## DISTRICT OFFICE STATEMENTS

| Kind of Stock             | Number | Value              |
|---------------------------|--------|--------------------|
| 1. Horses.. . . . .       | 3,252  | \$ 455,280         |
| 2. Beef cattle.. . . . .  | 3,317  | 248,775            |
| 3. Dairy cattle.. . . . . | 4,944  | 494,440            |
| 4. Swine.. . . . .        | 5,510  | 82,650             |
| 5. Sheep.. . . . .        | 1,643  | 19,716             |
| 6. Poultry.. . . . .      | 50,177 | 401,416            |
|                           |        | <u>\$1,702,277</u> |

## MANITOBA

### STATISTICS TO MARCH 31, 1921

#### LOANS

|  |                 |
|--|-----------------|
| Total number of settlers to whom loans granted.. . . . . | 3,231           |
| Total amount of loans granted.. . . . .                  | \$13,445,460 47 |

| Number of settlers—                    | Amount                 |
|--|------------------------|
| 886 on Dominion lands.. . . . .        | \$ 1,489,396 63        |
| 183 on privately-owned lands.. . . . . | 502,335 09             |
| 2,162 on purchased lands.. . . . .     | 11,453,728 75          |
| <u>3,231</u> Total.. . . . .           | <u>\$13,445,460 47</u> |

|  |                        |
|--|------------------------|
| Total loans for purchase of land.. . . . . | \$ 6,910,362 14        |
| “ removal of encumbrances.. . . . .        | 202,881 32             |
| “ permanent improvements.. . . . .         | 2,105,750 60           |
| “ stock and equipment.. . . . .            | 4,226,466 41           |
| Total.. . . . .                            | <u>\$13,445,460 47</u> |

#### QUALIFICATION

|  |              |
|--|--------------|
| Total number of applicants qualified.. . . . .       | 7,512        |
| “ “ disqualified.. . . . .                           | 1,015        |
| “ “ in abeyance, recommended for training .. . . . . | 378          |
| Total number of applicants disposed of.. . . . .     | <u>8,905</u> |

## REPORT BY THE DISTRICT SUPERINTENDENT, F. J. FREER, TO DECEMBER 31, 1920

### AREA OF DISTRICT

The Winnipeg District office is responsible for the administration of the work of the Soldier Settlement Board in the province of Manitoba.

### LAND APPRAISAL

During the busy season of the current year this office employed twenty-one expert land appraisers. Each of these men had previously had wide practical experience in land appraisal and all phases of agricultural activity.

The appraisers during the past two seasons inspected and appraised 5,643 farming units comprising a total acreage of 1,054,410 acres. The district office has consequently a very comprehensive and valuable record of lands in all districts of Manitoba.

In addition to dealing with routine applications for loan this district office has maintained an extensive Land Listing Department. Many returned soldiers have appeared at the district office with no particular proposition in mind and have been able to locate themselves through the service of our Land Listing Department.

## SOLDIER SETTLEMENT ON THE LAND

### LOANS

In purchase loans the average amount of land purchased per settler in this district is 181 acres and the average price per acre is \$17.55.

The average loan per settler is \$4,109.57.

On the following classes of land the average loan per settler is:—

|                                  |            |
|----------------------------------|------------|
| (a) Purchased lands.. . . .      | \$5,257 29 |
| (b) Privately-owned land.. . . . | 2,612 19   |
| (c) Dominion land.. . . .        | 1,661 36   |

### PURCHASE OF STOCK AND EQUIPMENT

The following figures set forth the purchase of live stock made under the supervision of the field staff of this district for the period from April 1, 1919, to December 31, 1920:—

| Live stock           | Number | Total cost     | Average cost |
|----------------------|--------|----------------|--------------|
| Horses.. . . .       | 6,412  | \$1,149,611 19 | \$179 29     |
| Cows.. . . .         | 5,420  | 363,572 48     | 67 08        |
| Other cattle.. . . . | 2,385  | 89,206 33      | 37 40        |
| Swine.. . . .        | 854    | 13,092 38      | 15 33        |
| Sheep.. . . .        | 512    | 6,927 55       | 13 53        |
| Poultry.. . . .      | 10,392 | 9,637 70       | 0 92         |
| Total cost.. . . .   |        | \$1,632,047 63 |              |

The total moneys advanced by this office for the purchase of stock and equipment and permanent improvements are as follows:—

|                                |                |
|--------------------------------|----------------|
| Stock and equipment.. . . .    | \$3,391,335 47 |
| Permanent improvements.. . . . | 1,498,880 30   |
| Total.. . . .                  | \$4,890,215 77 |

The saving effected by the special soldiers' discount on equipment and building material amounts to \$169,982.63.

### SUPERVISION

To facilitate the work of supervision the province is divided into twenty-two supervision districts. These divisions are arranged according to the distribution of soldier settlers in the province and according to transportation facilities. A supervisor is placed in charge of each district with headquarters at a convenient point in the district, and attends to all work in connection with the settlers in that locality.

The following are the supervision headquarters in Manitoba: Virden, Killarney, Carmen, Rosser, Winnipeg S.E., Winnipeg N.E., Stonewall, Portage la Prairie, Neepawa, Shoal Lake, Amaranth, Kinosota, Oak Point, Inwood, Arborg, Ericksdale, Ashern, Grahamdale, Dauphin, Ste. Rose du Lac, Swan River.

Since commencement of operations of the Soldier Settlement Board, the field supervisors of this province have paid 16,306 visits to soldier settlers, and, in addition to this, have made numerous visits to other points to inspect stock and equipment being purchased by settlers.

### COLLECTIONS

The soundness of the financial aspect of the Soldier Settlement scheme in this district is plainly indicated by the splendid results secured in the matter of collecting the payments due October 1, 1920.

The past season has been a most difficult one for our settlers in this district, due to financial depression, with consequent falling markets. In addition many of these settlers have experienced the usual difficulties, hardships, and privations attendant upon the first few years of any farming venture. Consequently the moneys collected in this district this fall may be considered to represent a gratifying return on the public money invested in the Soldier Settlement scheme.



## DISTRICT OFFICE STATEMENTS

### ADJUSTMENTS

|   |              |
|---|--------------|
| Total number of completed adjustments, cases. . . . . | 24           |
| Amount invested. . . . .                              | \$114,143 00 |
| Amount realized. . . . .                              | 105,380 00   |

In addition there are 188 cases of adjustment that are incomplete. In the majority of these cases all stock and equipment has been disposed of but the land has not as yet been resold.

The chief reasons for adjustment cases may be summarized as follows:—

- (a) Bad management by the settler.
- (b) Financial difficulties due chiefly to crop failure, loss of stock, etc., etc.
- (c) Ill-health.
- (d) Dissatisfaction of settler and wife with farm life.

### HOME BRANCH

During the past season representatives of our Home Branch have visited the homes of 902 married settlers. As a result of these visits it has been possible to bring many meritorious cases to the attention of relief and patriotic organizations.



### SOLDIER SETTLEMENT IN MANITOBA

Illustration of the splendid barn and comfortable home of Emile Keroack on his farm at Elm Grove. This settler has 160 acres of A1 land. He is a keen worker and as the picture shows takes pride in the orderliness of his surroundings. Mr. Keroack served in France having enlisted with the 221st Battalion.

These organizations have afforded our Home Branch the most cordial support and co-operation. The Manitoba Patriotic Fund has given relief to the extent of approximately \$7,000. The Manitoba Red Cross Society has supplied underwear, sweaters, stockings, etc., etc., and has in special cases paid for special medical service. Two Red Cross outposts have been equipped and nurses supplied in areas where a large number of settlers are situated. The Women's Institutes of Manitoba have come forward with splendid support and co-operation. Clothing has been received

from twenty-two institutes and eighteen institutes have made cash donations. The Y. M. C. A. collects magazines and forwards them to our field supervisors for distribution in the country. The Publications Branch of the Manitoba Department of Agriculture has sent bulletins on Farm Economics to such settlers as desired same. The Extension Service of the Department of Agriculture has also co-operated by putting on a course in dressmaking in one of the homesteading areas for the benefit of the wives of our settlers.

#### LEGAL DEPARTMENT

At the commencement of the board's operations towards settling the returning soldiers on the land the legal work entailed in securing the amounts advanced by the board was entrusted to practising solicitors, the work being allocated to one firm in each Land Titles District.

When demobilization began in real earnest and the troops were being returned in large numbers there was a consequent enormous increase in applications for the benefit of the Act, and the Board decided to discontinue the employment of private solicitors, and to try the experiment of installing their own Legal Department in the district office which deals with the whole of the province of Manitoba. Accordingly, a legal adviser was appointed on May 1, 1919, and the board's Legal Department in Winnipeg commenced to handle all the board's work on the 12th of May, 1919.

The staff at first consisted of the legal adviser, a student, and one stenographer. During the summer of 1919 applications for loans and for purchase flowed in in such an increasing stream that the original staff was found to be much too small to handle the work, and the staff was increased by successive stages to meet the increasing demand until it reached its maximum, which comprised the legal adviser, four qualified solicitors, two clerks, and the necessary stenographic assistance.

The appointment of different solicitors to each of the numerous Land Titles Districts in Manitoba had resulted in a wide dispersion of the board's transactions which had made it impossible with the rush of business to keep in touch with the progress of individual loans. The Legal Department in the board's own offices insured a more speedy handling of loans, a more intimate knowledge of their progress, and a close correlation between the Loan Committee, the Stock and Equipment Department, and the more technical end of securing the board's advances and obtaining title for the land purchased. This was particularly important in Manitoba because the dual system of titles (namely the Torrens or New System, and the old system of common law conveyancing) obtained in this province inevitably produced greater difficulty in closing a transaction than in the newer provinces where only the Torrens system is in use.

In the vast majority of cases it was found possible to permit a settler to disburse his loan award for stock and equipment before the title had been completely cleared up, relying on assurances that difficulties would finally be removed. Previously outside solicitors employed by the Board would not report title until the purchase was completed, and the settler was delayed in disbursing his stock and equipment loan. The board's own Legal Department has proved to be speedier, more convenient for the rest of the office, and far cheaper than the employment of outside solicitors. It has further proved of inestimable benefit to all Departments to be able to refer to their own solicitor the numerous questions that daily arise, and which would otherwise have resulted in mistakes being made which might have been expensive to the Board, or have necessitated payment of fees to some solicitor for his advice.

Since the 1st of May, 1919, the Legal Department has handled a grand total of 5,431 loans, involving a total expenditure of \$12,232,342.43.

This has been handled at an average cost per loan of \$4.11.

## DISTRICT OFFICE STATEMENTS

---

In addition to this the board's Legal Department has acted in cases where criminal prosecution has been necessary, and in all litigious matters in which the Board has been involved, or in which it has seemed likely that the Board would be involved. Advice has been given to settlers on a multiplicity of subjects, and action has been taken on their behalf where it has not been necessary for the settler to commence a suit.

The Legal Department has further been consulted in all adjustment cases, and has, where necessary, protected the Board's interest against creditors of the settler or other outside parties.

### SPECIAL TRACTS OF LAND

*Riding Mountain Reserve.*—Part of the Riding Mountain Forest Reserve known as the Clear Lake District, and being parts of townships 19 and 20 in range 19 west, has been under consideration by the Soldier Settlement Board and it is proposed at an early date to make this tract available for soldier settlement. A very careful appraisal of this property has been made by our most competent Land Appraisers. It is proposed that this tract of land be divided into about one hundred and twenty-seven farming units of from 240 to 320 acres each. It is hoped that the land will be thrown open for settlement in the spring. Its close proximity to railway facilities and its suitability for mixed farming would appear to make this a most desirable tract for soldier settlement purposes.

*School Lands.*—At the commencement of the summer of 1920, the board received many inquiries regarding those parcels of school lands situated in this province that had not been disposed of. Arrangements were made with the provincial authorities whereby these lands were made available for soldier settlement at a price fixed by two arbitrators, one representing the Provincial Government and the other the district of the Soldier Settlement Board. The arbitrators based their findings on the joint reports of the land appraisers of the Provincial Government and the Soldier Settlement Board. About 25 per cent of the lands inspected were found suitable for soldier settlement and the arbitrators placed valuations thereon, and these lands were made available. About 30 per cent of the lands made available have now been disposed of and the balance are available for purchase by qualified soldier settlers.

### GENERAL CONDITIONS IN THIS DISTRICT

General conditions throughout Manitoba have varied greatly in the different sections of the province during the past year. In southwestern Manitoba from the international boundary north to approximately township 14, and from the Saskatchewan boundary east to range 15, crops were generally very poor, owing to light rainfall in that area. In districts lying north of township 15 and between lake Winnipeg and lake Manitoba the crops were also very light, and, in many cases, a total crop failure owing to drought and to frost early in July. Also in the districts east of the Red river and south to Winnipeg to the international boundary crops were generally poor due to the same cause. In other parts of the province crops have ranged from fair to excellent. The hay crop was fairly good all over the province and most of the settlers are well supplied.

The progress made by soldier settlers has, in general, been excellent. Those in the districts where there were good crops have, of course, secured a better start and made a greater showing than those in the poor crop districts, but even the latter have made a very fair showing and by hard work have their farms in splendid condition for next year and are on a fair way to becoming successful farmers.

It is interesting to note that of our total number of 3,228 settlers, 1,986 were established on improved land and 1,242 were established on unimproved land.



## SOLDIER SETTLEMENT ON THE LAND

In some of the more newly settled districts where condition of settlement still involves considerable pioneering, the progress of settlers is of course much slower than in the more developed areas. Such conditions exist in a more or less degree in the following districts:—

- (1) Between lake Manitoba and lake Winnipeg, north of township 16.
- (2) West of lake Manitoba, north of township 18, for a distance of 15 to 18 miles west of the lake.
- (3) North and east of lake Dauphin.
- (4) The outskirts of the Swan River District.
- (5) All east of township six, east of the Principal meridian.

In these districts, most of the soldier settlers are on homestead and soldier grants and have loans from the board for improvements and purchase of stock and equipment. The land in these localities is generally partially wooded or covered with small scrub, and in many cases stony, so it requires a lot of hard work and considerable time to develop it. Especially is this the case in the area between lake Winnipeg and lake Manitoba.

Unfortunately, some of these districts (particularly those between the lakes) suffered a crop failure this year owing to drought and frost, which has made it exceptionally hard for many of the settlers, this being only their first or second year. However, they are working hard clearing and improving their land, and will eventually play a big part in the development of these large areas of the province.

It is interesting to note that the soldier settlers in Manitoba have, in the short time they have been established, brought 40,000 acres of new land under cultivation and during the past season produced 1,645,146 bushels of grain and put up 74,305 tons of hay. This development and production is, in itself, worth to the country the advance made by the Government for the establishment of returned soldiers on the land, and is a guarantee that the public moneys invested will be repaid in full.

### PRINCE ALBERT DISTRICT, SASK.

STATISTICS TO MARCH 31, 1921

#### LOANS

|  |                       |
|--|-----------------------|
| Total number of settlers to whom loans granted . . . . . | 1,316                 |
| Total amount of loans granted . . . . .                  | \$3,868,319 41        |
| Number of settlers—                                      | Amount                |
| 590 on Dominion land . . . . .                           | \$ 986,467 00         |
| 167 on privately-owned lands . . . . .                   | 333,734 75            |
| 559 on purchased lands . . . . .                         | 2,548,117 66          |
| <u>1,316</u> Total . . . . .                             | <u>\$3,868,319 41</u> |
| Total loans for purchase of land . . . . .               | \$1,613,033 81        |
| “ removal of encumbrances . . . . .                      | 73,907 75             |
| “ permanent improvements . . . . .                       | 502,369 00            |
| “ stock and equipment . . . . .                          | 1,679,008 85          |
| Total . . . . .  | <u>\$3,868,319 41</u> |

#### QUALIFICATION

|   |              |
|---|--------------|
| Total number of applicants qualified . . . . .      | 1,601        |
| “ “ disqualified . . . . .                          | 372          |
| “ “ in abeyance, recommended for training . . . . . | 40           |
| Total number of applicants disposed of . . . . .    | <u>2,013</u> |



# DISTRICT OFFICE STATEMENTS

## REPORT BY THE DISTRICT SUPERINTENDENT, F. J. O'LEARY, TO DECEMBER 31, 1920

### LAND STATISTICS

|   |                        |
|---|------------------------|
| Total amount of lands inspected.. . . . .                                 | 640,000 acres          |
| Total amount of land on which loans have been granted..                   | 307,353 "              |
| Total amount of land settled on to date by established settlers.. . . . . | 265,000 "              |
| Total land inspections made.. . . . .                                     | 4,000 quarter-sections |
| Number of inspectors employed when at maximum, year 1920.. . . . .        | 14                     |
| Total acreage purchased.. . . . .   | 93,600 acres           |
| Average acreage of land purchased per settler.. . . . .                   | 208 "                  |
| Average price per acre.. . . . .  | \$17 00                |

### LAND LISTING AND PRICE REDUCTION

The Land Listing Branch of the Land and Loan Department has not proved to be of any particular utility, as cases wherein an intending settler desires the board to locate suitable land are extremely few. Usually the settler has decided on the land that he wants before coming to the board.

Vendors of land to the board are always requested to reduce the original price of the land by sums ranging from \$200 to \$1,000, and it is estimated that at least a saving of 7 per cent has been effected on land purchased since the inception of the local office, which includes the reduction granted on the C.P.R. and the C.N.R. lands to returned soldiers.

### AVERAGE LOAN PER SETTLER, ON:

|  |            |
|--|------------|
| Purchased land.. . . . .                   | \$5,663 37 |
| Privately-owned land.. . . . .             | 1,718 31   |
| Dominion land.. . . . .                    | 1,497 72   |
| General average loan per settler.. . . . . | 2,875 20   |

### AGRICULTURAL STATISTICS:

#### STOCK PURCHASED THROUGH THE BOARD

| Year      | Stock             | Number | Approximate value | Total value | Total      |
|-----------|-------------------|--------|-------------------|-------------|------------|
|           |                   |        | \$ cts.           | \$ cts.     | \$ cts.    |
| 1919..... | Horses.....       | 893    | 168 51            | 150,488 00  | 228,464 00 |
|           | Cattle.....       | 1,297  | 60 12             | 77,976 00   |            |
|           | Total.....        |        |                   |             |            |
| 1920..... | Horses.....       | 1,152  | 171 98            | 198,129 00  | 330,582 00 |
|           | Mules.....        | 6      | 116 66            | 700 00      |            |
|           | Oxen.....         | 22     | 122 72            | 2,700 00    |            |
|           | Cows.....         | 962    | 82 19             | 79,067 00   |            |
|           | Other cattle..... | 1,122  | 41 59             | 46,665 00   |            |
|           | Sheep.....        | 56     | 11 89             | 666 00      |            |
|           | Swine.....        | 89     | 17 95             | 1,598 00    |            |
|           | Poultry.....      | 1,059  | 0 99              | 1,057 00    |            |
|           | Total.....        |        |                   |             |            |
|           | Grand total.....  |        |                   |             | 559,046 00 |

## SOLDIER SETTLEMENT ON THE LAND

### PURCHASE OF STOCK AND EQUIPMENT

The combined value of stock and equipment amounts roughly to \$1,700,000. A discount has been obtained in every possible case and stock and equipment purchased for settlers through field supervisors has given very satisfactory results.

The method adopted by this office of immediately notifying the field supervisor when a loan has been approved for a settler, in order that he may get in touch with the settler and arrange for the purchase of his stock and equipment, during the period in which the loan is being completed by the solicitor, has resulted in protecting both the board and the settler from purchasing inferior and unnecessary stock and equipment. This, in my opinion, has been the best arrangement for insuring efficiency and economy in purchasing.

### EQUIPMENT PURCHASED THROUGH THE BOARD

| Equipment  | Number | Approximate value | Total value | Total      |
|--|--------|-------------------|-------------|------------|
|  |        | \$ cts.           | \$ cts.     | \$ cts.    |
| Binder.....  | 186    | 150 00            | 27,900 00   |            |
| Drill.....   | 206    | 130 00            | 26,780 00   |            |
| Wagon and box.....   | 830    | 125 00            | 103,750 00  |            |
| Gang plough.....   | 350    | 100 00            | 35,000 00   |            |
| Sulky plough.....  | 300    | 90 00             | 27,000 00   |            |
| Mower.....   | 660    | 75 00             | 49,500 00   |            |
| Sleighs.....   | 320    | 45 00             | 14,400 00   |            |
| Disc.....  | 520    | 55 00             | 28,600 00   |            |
| Brush breaker.....   | 550    | 70 00             | 38,500 00   |            |
| Rake.....  | 600    | 38 00             | 22,800 00   |            |
| Harrows.....   | 520    | 22 00             | 11,440 00   |            |
| Cream separator.....   | 190    | 80 00             | 15,200 00   |            |
| Harness (2 sets).....  | 800    | 110 00            | 88,000 00   |            |
| Total.....   |        |                   |             | 488,870 00 |
| Miscellaneous, including—<br>Small farm tools, pumps, etc..... |        |                   | 10,000 00   |            |
| Grand total.....   |        |                   |             | 498,870 00 |
| Seed and feed.....   |        |                   |             | 112,000 00 |
| Lumber disbursements for years 1919–1920.....                  |        |                   |             | 190,000 00 |

### ESTIMATED SAVING

It is estimated that out of the expenditure of \$1,700,000 which was disbursed for stock and equipment, there would be a saving of 10 per cent to the settler through the Board's power to purchase at reduced rates. The same would apply in the case of lumber in the Permanent Improvement Account, which amounted to \$190,000.

I estimate that the board saved the settlers \$189,000 on the purchase of stock and equipment, and permanent improvements.

### SUPERVISION OF SETTLERS IN TRAINING

Canadian settlers trained and now having loans, two; Canadian settlers training now, five; Imperial settlers in training, nineteen. The settlers in training are visited regularly and reports forwarded to this office by the field supervisors. They are only placed with the best farmers in the various districts, and the wages have been satisfactory to all the settlers in training.

## DISTRICT OFFICE STATEMENTS

About nineteen Imperial settlers are at present taking training. None of these has yet had sufficient experience to warrant granting a loan, but I believe several applications will be received next spring. Only in one case has an unsatisfactory report been received on any of the settlers in training, and even in this particular case recent reports indicate that he is anxious to make good. The Canadian settlers in training have invariably made good.

The farmers in the district have rendered every assistance in taking and caring for these intended settlers. All settlers in training in this district have been afforded the same supervision as an established settler.

### SUPERVISION OF ESTABLISHED SETTLERS

Every supervisor in the field is an experienced farmer. All of them have homesteaded and know by experience the difficulties met in pioneer work. The field supervisors have received instructions that it is better to remain two or three days with a settler, in order to instruct him in the care of stock and equipment and general farm management, than to make frequent short visits. In this way the field supervisor has a splendid chance of getting into very intimate contact with the settler, and this contact can be turned to very useful account afterwards.

Many of the settlers are keeping a fairly accurate account of their expenditures and receipts. It is hoped to establish a more elaborate system with the settlers who are capable of keeping accounts. Settlers who are not familiar with farm accounts will receive special attention from the field supervisors.

Several Live Stock Clubs have been formed for the purpose of obtaining pure-bred males through the Government, but owing to the slump in the cattle market, it has been very difficult to carry on propaganda work of this nature. The supervisors, however, are strongly recommending settlers to engage in stock farming, as a side issue, so as to lessen the risk from present unstable market.

The Provincial Department of Agriculture and the Agricultural Department of the University of Saskatchewan have offered to assist us with speakers and we propose, during the early months of the New Year to have special meetings for the benefit of soldier settlers taking up pioneer work.

Our field supervisors carry on 90 per cent of the veterinary work in the district.

Seven thousand six hundred visits have been carried out by the field supervisors since the inception of this office.

### HOME BRANCH

|                                       |       |
|---------------------------------------|-------|
| Married settlers.. . . .              | 538   |
| <i>Nationality—</i>                   |       |
| British.. . . .                       | 317   |
| Canadian.. . . .                      | 160   |
| American.. . . .                      | 27    |
| Other nationalities.. . . .           | 34    |
|                                       | 538   |
| Overseas brides.. . . .               | 164   |
| Children.. . . .                      | 1,002 |
| Number of visits made to date.. . . . | 286   |

The activities of the Home Branch, since first organized in July, 1919, have been many and varied, being decided by the requests received for assistance and information. They can be classified under four general headings: Educational, Medical, Technical and Information.

*Education.*—Training courses covering all branches of Home-Making held under the direction of the university come first. We are planning for three of these courses during the winter, and had ten of our settlers' wives attend a six weeks' course in Saskatoon this summer.

Seven travelling libraries have been sent out where the settlers are closely located. Over fifty individual families receive magazines regularly. Where families of children are too far from a school to attend, we secure assistance in arranging a course of study so the mother or older sister may carry on.

*Medical.*—Assistance is secured through the Patriotic Society where it is needed, and for financial reasons could not be otherwise provided. Sixty cases have been handled in this office. Doctors' advice is secured when needed, especially relating to child-welfare. We have established two district nurses and one Red Cross Hospital, two more following in the spring.

*Technical.*—Covers definite information and assistance in connection with cooking, dairying, sewing, etc. Hundreds of bulletins have been sent out giving detailed and specific information, as well as personal assistance given.

*General Information.*—Is hard to define; whatever question is asked is answered, and if the answer lies with some other organization, correspondence is started in the right channels. Lost baggage has been traced, gratuities secured, employment found; information secured on selling houses, War Bonds, obtaining divorces, re-uniting parents and children, getting relatives out from England, and any of the hundred-and-one questions which may arise.

Associated Bodies have always cheerfully and generously co-operated with us. These are: Patriotic Fund, with money grants where the cases warrant it; Red Cross, with medical service, money and clothing; I. O. D. E., educationally; W. G. G. A., provides reading matter; H. M. C., welcomes new members to the district; Rotary Club, assists with local enterprise; Provincial Government sends out free libraries of fifty volumes.

## ADJUSTMENTS

|  |    |
|--|----|
| Number of cases recommended for adjustment . . . . . | 50 |
| Number of cases under observation . . . . .          | 12 |

*Reasons for Adjustment.*—Desertion, 20; Request, 10; Illness, 7; Family trouble, 5; Inability to farm, 4; Deceased, 3; Imprisonment, 1; total, 50.

|   |            |
|---|------------|
| Number of completed cases with land and stock and equipment disposed of . . . . .           | 3          |
| Amount invested . . . . .   | \$1,794 48 |
| Amount realized . . . . .   | 1,794 48   |
| Number of cases incomplete . . . . .  | 47         |
| Number of cases where stock and equipment have been disposed of, but not the land . . . . . | 30         |

*Classification of Adjustments.*—On purchased lands, 11; on Crown lands, 39; total, 50.

## LEGAL

The Legal Department was first organized on the 15th November, 1919. Prior to that date all the legal work for the board was done by two firms of solicitors in this city, namely, Messrs. Lindsay and Hutcheon and Messrs. Mulcaster and Heap. Their charges for the work performed for the board were fixed by a Tariff of Fees authorized by the board.

The present staff consists of a district solicitor and assistant solicitor, one law student and two stenographers. This is the smallest staff during the history of the Department. The largest was employed during the summer months and consisted of a district solicitor, two assistant solicitors, one law student, two clerks and five stenographers.

|                            |       |
|----------------------------|-------|
| Initial loans . . . . .    | 727   |
| Additional loans . . . . . | 528   |
| Cancelled loans . . . . .  | 54    |
| Total . . . . .            | 1,309 |



## DISTRICT OFFICE STATEMENTS

All questions relating to taxes and insurance are dealt with by this department.

|   |             |
|---|-------------|
| Salaries and bonuses—December 31, 1920. . . . . | \$13,197 39 |
| Loans handled. . . . .                          | 1,309       |
| Average cost to board per loan. . . . .         | \$10 00     |

### GENERAL CONDITIONS

The general conditions existing in the Prince Albert District are more favourable at the present time than they have been since the inception of the Soldier Settlement Board scheme.

Crops were light last year, but an exceptionally open fall permitted much ploughing to be done, and large areas now await only the advent of spring till seeding is commenced.

Feed is plentiful and very few settlers have not sufficient to carry them through, horses are well fed and will be in good condition for spring work. Few deaths have been reported either of horses or cattle. Heavy fall rains have given sufficient moisture to give the crops a good send off and given an average rainfall this year, good crops should be obtained.

Shellbrook and Prince Albert South sub-districts are most adversely affected by drought, as the former has much light land and the latter is an old district, in many places infested with weeds.

Transportation facilities in Tisdale north and Prince Albert north are poor, and a railway operated at an early date would be of untold benefit to these areas. A line from Turtleford to Shellbrook would open up a very fine tract of country. The centre of this district is fifty miles from railway facilities yet settlers are favourably reported upon.

Considering the facts that the greatest part of our settlers took up land when prices were at the peak, that the winter of 1919-20 was one of the severest on record, and that this fall they experienced a slump in farm produce values, we have every reason to feel gratified at the showing made by the settlers. They are entering 1921 with bright prospects, and with careful piloting I have no doubt about the eventual success of 80 per cent of those on the land.

### NEW TRACTS OF LAND OPENED FOR SETTLEMENT

*Paddockwood* is 26 miles north of Prince Albert—timbered country—black and white poplar, 2 inches to 8 inches, scattered. First-class soil—chocolate loam. Railroad, Prince Albert-Paddockwood, under construction, steel to be laid next year.

Loans granted, conditional to settler having 5 to 10 acres cleared. Loans only granted for stock and equipment and permanent improvements.

The district has a school, hospital, and a good main road from Prince Albert.

One hundred and fifty settlers were established on the land in this district. Most of the settlers have erected log buildings, dug wells and erected fences. They all show evidence of making good.

### INDIAN LANDS

The following Indian Reserves were opened for settlement in August, 1920:—

*Mistawasis*.—Ten settlers have been established on this reserve to date, and now occupy 2,802 acres.

This is a parky country; soil, dark loam; good roads, close to market, close roads and good fresh water.

All the settlers have broken from 20 to 60 acres, which are ready for seeding in the spring.

*Muskeg Lake.*—Eleven settlers have been established on this reserve, since August 1920, and now occupy 2,628 acres of land.

This is a very open country; soil, dark loam; good roads, close to market, close to railway.

All the settlers have broken from 20 to 60 acres of the land, which is ready for seeding in the spring.

*School Lands.*—We have purchased 18,420 acres of school land and this land is considered the best we have in the district. The purchase of school land is scattered from our western boundary to the eastern.

*Hudson Bay Lands.*—The board has disposed of 2,720 acres of former Hudson Bay land, in the Battleford-Turtleford District, to soldier settlers.

*Porcupine Reserve.*—This settlement lies 8 miles south of the station of Prairie River—the first settler being 15 miles by road. The land intervening is of a good quality, covered with heavy timber now held as forest reserve. The land in the Porcupine Reserve is of good quality, light chocolate loam, covered fairly thickly with a medium light poplar, 2 to 3 years' growth, and willow. There are patches of heavier timber through the centre of the settlement following the Capear and McDonald rivers, largely used for building purposes. The water supply is fair. Where surface water is obtainable at 12 to 15 feet it is good, but on the west side of the settlement they will have to drill from 30 to 60 feet to get a permanent supply. A considerable acreage is only good for hay land, at present, due to the water being held late in the year by beaver dams—there being miles of dams built along the low land. Until the land is cleared and cultivated there will be danger from late and early frosts.

There are to date 101 established settlers, 56 of whom are married—150 children. Settlers not under the board number 254. These are all a good type of Canadian or British settler. They now realize the proposition they are up against, and with remarkably few exceptions are applying themselves to the making of a real success. The houses are average, chiefly log, though a few frame houses, comfortably built and furnished.

The community spirit is good as is shown in the organization of a Local Improvement Association, a Womans Institute and a Legislative Library. A community Hall has been built, 40 by 32, to meet the social needs of the district. School districts have been formed, and a hospital scheme is under way.

CROP REPORTS BY "SUPERVISION DISTRICTS"

|                               | REPORT            | CAUSE              |
|-------------------------------|-------------------|--------------------|
| Porcupine . . . . .           | Failure.          | Frost.             |
| Tisdale South . . . . .       | "                 | Drought.           |
| Tisdale North . . . . .       | 30 per cent loss. | Frost and drought. |
| Melfort . . . . .             | 15 per cent loss. | Drought.           |
| Prince Albert South . . . . . | 45 per cent loss. | "                  |
| Prince Albert North . . . . . | Good.             |                    |
| Shellbrook . . . . .          | 20 per cent loss. | June drought.      |
| Battleford . . . . .          | 60 per cent loss. | August frost.      |
| Turtleford . . . . .          | 60 per cent loss. | August frost.      |

In areas where a loss of sixty per cent is indicated, this would only apply to a few settlers. The loss in the entire district, however, was greater than at first anticipated.

The drought in the first two weeks of July seriously injured the crop during its flowering period. This, however, was not evident until threshing commenced.

## DISTRICT OFFICE STATEMENTS

### STATISTICS

|  | Acres  |
|--|--------|
| New land brought under cultivation.. . . . | 25,751 |
| Land cleared.. . . .                       | 16,463 |
| Land broken.. . . .                        | 16,428 |

### STAPLE CROPS PRODUCED

|  |              |
|--|--------------|
| 169,239 bushels of wheat at \$1.25.. . . .   | \$211,548 75 |
| 268,781 bushels of oats at 35 cents.. . . .  | 94,073 35    |
| 12,000 bushels of barley at 70 cents.. . . . | 8,400 00     |
| 24,000 tons of hay at \$10.. . . .           | 240,000 00   |

### LIVE STOCK

|                            |             |
|----------------------------|-------------|
| 400 colts at \$35.. . . .  | \$14,000 00 |
| 550 calves at \$15.. . . . | 8,250 00    |

### ESTABLISHED SETTLERS

|                            |       |
|----------------------------|-------|
| On improved land.. . . .   | 403   |
| On unimproved land.. . . . | 747   |
|                            | 1,150 |

## SASKATOON DISTRICT, SASK.

### STATISTICS TO MARCH 31, 1921

#### LOANS

|  |                |
|--|----------------|
| Total number of settlers to whom loans granted.. . . . | 1,791          |
| Total amount of loans granted.. . . .                  | \$7,362,859 80 |
| Number of settlers—                                    | Amount         |
| 145 on Dominion land.. . . .                           | \$ 289,807 00  |
| 282 on privately-owned lands.. . . .                   | 703,879 07     |
| 1,364 on purchased lands.. . . .                       | 6,369,173 73   |
| 1,791 Total.. . . .                                    | \$7,362,859 80 |
| Total loans for purchase of land.. . . .               | \$4,043,764 53 |
| “ removal of encumbrances.. . . .                      | 247,127 96     |
| “ permanent improvements.. . . .                       | 782,669 65     |
| “ stock and equipment.. . . .                          | 2,289,297 66   |
| Total.. . . .  | \$7,362,859 80 |

#### QUALIFICATION

|   |       |
|---|-------|
| Total number of applicants qualified.. . . .      | 3,881 |
| “ “ disqualified.. . . .                          | 772   |
| “ “ in abeyance, recommended for training.. . . . | 76    |
| Total number of applicants disposed of.. . . .    | 4,729 |

## REPORT BY DISTRICT SUPERINTENDENT, W. S. WOODS, TO DECEMBER 31, 1920

The Saskatoon District as at present constituted comprises an area of approximately twenty-five million acres, and extends from the Manitoba to the Alberta boundary, a distance of 354 miles east and west, with an average depth of 100 miles north and south. The district boundaries cannot conveniently be described by township and range for the reason that the North and South Saskatchewan rivers mark our district limits for a considerable distance. The furthest north point, however,

is township 53, west of the third, and the furthest south, township 19, west of the third.

The northern line or boundary of the district commences at township 41, Manitoba boundary, running west to the 3rd meridian; thence north to township 44, running west to North Battleford, following from that point the North Saskatchewan river to the Alberta boundary.

The southern line commences at the Manitoba boundary, township 25, extending west to the South Saskatchewan river in range 6, west 3rd meridian, thence following the South Saskatchewan river west to the Alberta boundary.

#### LAND PURCHASE

The greater majority of the men settled, and the money expended, have been on purchased lands, 85 per cent of all the money having been expended on what is known as the "purchase plan."

#### REMOVAL OF ENCUMBRANCES

Next in ratio of importance is the removal of encumbrances from land which the applicant owned himself, the Board taking as security a first mortgage thereon.

The inestimable benefit of this legislation is apparent when it is pointed out that the encumbrances on these lands were in the bulk of the cases overdue, and bearing interest from 7 to 10 per cent, whilst the stock and equipment belonging to these settlers had been disposed of or heavily encumbered during their absence overseas.

#### DOMINION LANDS

The third and last class of settlement is that of loans to men who hold unpatented Dominion lands.

#### SECURITY

It has been rightly said that stock and equipment cannot be regarded as sufficient security for itself owing to the fact that under unfavourable climatic conditions or indifferent treatment it may suffer considerable depreciation in value. It is even questionable under prairie conditions of farming, especially in exclusively grain districts, where the stock and equipment investment is chiefly in horses and implements, whether normal increase from the stock is sufficient to offset depreciation due to ageing in the horses and wear and tear and weather usage on the implements. So in a prairie district where we have grown this season an average of almost 1,000 bushels of grain per established settler, it behooves us to carefully analyze our investment strictly from a security standpoint. Seventy per cent of our expenditure is in land and buildings, or "permanent" security, whilst 30 per cent is in stock and equipment. If one accepts the average impression that our investment in permanent security has been to the limit of the value of land, leaving no margin, they would be apt to draw the conclusion that 30 per cent of our investment is somewhat doubtful security, or security on foot and subject to depreciation. A careful analysis of the situation, however, reveals the fact that an ample margin exists to render our security on stock and equipment absolutely safe, as for instance—

\$380,000 paid by applicants in initial deposits.

300,000 margin in loans for removal of encumbrances, which the legislation limits to 50 per cent of the value of the land.

250,000 saved the settler in price cutting owing to our purchasing for cash rather than on terms.

110,000 already received in repayments.

240,000 being a conservative valuation of the breaking done on raw land brought under cultivation, or a total of—

---

\$1,200,000



## DISTRICT OFFICE STATEMENTS

So that apart from the increased value of the land purchased owing to exceptional buying and the settlers' activities, the unprotected margin is approximately \$1,000,000 on stock and equipment, for which we have as a conservative estimate over \$2,000,000 worth of chattels. An indication of the soundness of our buying is that we have not yet been compelled to dispose of a single parcel of land that has come back to us, through the settler abandoning his effort, at less than we gave for it; also many of our settlers' purchased farms are now valued at 100 per cent more than we purchased the land for, and a very conservative appraisal of the increase in the value of land on which we have loaned money is approximately 25 per cent.

To sum up our operations, therefore, it can be said with every assurance that the money expended is invested on a thoroughly sound basis, the success of which is attributable to the fact that we have purchased for all cash from farmers who were needing the money for different reasons, and we have taken advantage of their extremity in the settlers' favour.



SOLDIER SETTLEMENT IN SASKATCHEWAN

Threshing operations on the farm of Mr. A. H. Kidd, near Lumsden. Mr. Kidd secured 160 acres through the Soldier Settlement Board and is rapidly improving his holding. He enlisted with the 60th Battery, C.F.A., and served in France.

### LAND

|   |         |
|---|---------|
| Number of inspectors employed at maximum of season's work...        | 17      |
| Average acreage of land purchased per settler during our operations | 186.8   |
| Average price per acre: . . . . .                                   | \$16 63 |
| Total acreage: . . . . .  | 257,040 |
| Total number of land inspections since commencement of operations   |         |
| in this district: . . . . .   | 5,187   |
| Number of inspections during present season: . . . . .              | 3,177   |

Of the 3,177 inspections made during the past season 1,316 were school lands, the unit of inspection being a quarter section.

## SOLDIER SETTLEMENT ON THE LAND

Inspections have been carried out during the past season by means of Ford cars owned by the board, the mileage varying according to the season and the volume of work. For instance, in the month of October the average mileage of each inspector exceeded 1,600 miles. Five thousand one hundred and eighty-seven inspections have been made by this branch, 3,177 of which have been made during the present season. The average cost per quarter-section during the regular inspection season of 1920, that is, from and including the month of May to October 31, is \$10. This includes inspectors' salaries, expenses, etc.

### SUPERVISION OF PURCHASE OF STOCK AND EQUIPMENT

| Kind   | Number<br>purchased | Total<br>purchase price | Average cost<br>per animal |
|--|---------------------|-------------------------|----------------------------|
| Horses.. . . .   | 3,643               | \$644,143 56            | \$176 80                   |
| Cows.. . . .   | 2,068               | 165,941 52              | 80 24                      |
| Other cattle.. . . .                                   | 1,598               | 67,364 53               | 42 15                      |
| Swine.. . . .  | 267                 | 4,146 50                | 15 53                      |
| Sheep.. . . .  | 257                 | 3,735 25                | 14 53                      |
| Poultry.. . . .  | 4,451               | 3,988 88                | 0 89                       |
| Total amount disbursed for stock.. . . .               |                     |                         | \$ 889,320 24              |
| Total amount disbursed for equipment.. . . .           |                     |                         | 1,157,844 88               |
| Total amount disbursed for stock and equipment.. . . . |                     |                         | \$2,047,165 12             |
| Total saving on stock and equipment.. . . .            |                     |                         | \$53,403 54                |

It will be noted that the board has purchased 3,643 horses and 3,666 cows and other cattle. A recent review shows, however, that 1,247 of our settlers have 5,375 horses and 5,862 cattle in their possession, the balance being increase on the board's stock and privately owned stock.

### SUPERVISION OF SETTLERS IN TRAINING

At the present time, we have 15 field supervisors. The total number of settlers which have been established to date is 1,656. Nine thousand eight hundred and eighty-one visits have been made by our field supervisors to established settlers.

The number of men recommended for training is 278, of which 186 or almost 70 per cent actually commenced the training they were recommended for. Of these 186, 34 have already been qualified. The recommendation for training, as has been pointed out, is often made in case some doubt appears to exist as to the settler's sincerity. If, however, after having been recommended to take training with a practical farmer, the settler undertakes to do this and shows good progress under supervision, there is every indication that his intentions are sincere. During the spring and summer months it is a comparatively easy matter to place applicants in training with farmers, the demand invariably exceeding the supply. In the winter, however, in districts where grain growing predominates work is not so plentiful.

The figures disclose the fact that practical training is much to be preferred to institutional training. Of the 17 men who completed institutional training more than 50 per cent were disqualified, only three being qualified, a further three recommended for practical training, and two transferred to other districts, whilst the percentage qualified in the case of men who completed practical training is 68 per cent. It is, therefore, generally accepted that practical training is the most effective method, not only to test the sincerity of the applicant, but also to best fit him for his responsibilities.

### COLLECTIONS

Perhaps no phase of our work in this district has received closer attention and study than that of collections. The difficulties encountered in administering what is recognized as a re-establishment measure on economical business lines are obvious.

The attitude adopted towards any government indebtedness by the average farmer before the institution of Soldier Settlement legislation may be appreciated by reference to the repayment of seed grain loans. Broadly speaking, it may be said that such indebtedness was only repaid when practically every other obligation had been met, and when it was necessary to do so to procure patent. So with the popularly accepted theory that the Government can wait, combined with a feeling that ours is re-establishment legislation and due to the men for their services, much the same as a bonus or gratuity, one may gauge the difficulties to be expected in making collections and in achieving the same results as a mortgage or investment company, whose collections are conducted along cold-blooded business lines. So many elements would appear to combine and conspire to keep our collections down to a minimum. Compared with the loan company we are asked to take into consideration disability, two partial crop failures, unprecedented seed and feed conditions last year, many of our boys getting married, many more having been the recipient of a new baby in their homes, and all of them just getting on their feet as regards becoming established in furniture, clothing, etc. Then a number of the boys qualified amid the deluge of applicants during demobilization, appeared rather young and immature for their responsibilities.

Considering all these factors, which would appear to militate against successful collections, and also considering the fact that during the threshing of this year's crop the grain market collapsed, we have every reason to be gratified with the surprising fact that our percentage of collections exceeds that received by local Loan and Implement Companies, that at the present date over 70 per cent of our settlers have met their payments in whole or in part, and that we have promises from a further 15 per cent; that of \$188,000 actually due we have received more than \$118,000 in cash to date.

It should be mentioned here that the crops in the immediate vicinity of Saskatoon were a complete failure, and the crops throughout our district run from 41 per cent to 83 per cent of the average, according to the supervision district, which means a mean average of approximately 60 per cent. The reason attributed for what success we have achieved is the genuine desire on the part of the great bulk of the settlers to meet their obligations. There is undoubtedly an earnest realization of their responsibilities evident and a desire to discharge them to the best of their ability. There is not the slightest doubt that had the early fall prices for grains remained stable far more money would have been paid into the board than the amount actually due. Our present records indicate that about one hundred settlers will be unable to make any payment this season, due to complete crop failure. A careful review is being made of each case, supported by a personal visit and report from the field supervisor. Those men who are unable to pay through no fault of their own will receive every possible encouragement and such material assistance as their cases appear to warrant. Close supervision of those settlers in their farming methods and efforts is made possible by relaxing supervision on those settlers who are now established on a sound financial basis, and who by their work have proven that they are well able to farm successfully and repay their loans without advice, help or tuition.

About 100 settlers are still to make payments during the winter, having been delayed in hauling their grain, waiting for sufficient snow to use sleighs or sufficient depth of ice to haul across the river, or waiting with our permission until market conditions improve sufficiently to warrant their marketing their oats. In view of depressed market conditions, extremely high cost of threshing, partial crop failure in districts, large payments due for seed and feed advances during last winter repayment of which was due this fall, collection results are extremely gratifying.



# SOLDIER SETTLEMENT ON THE LAND

## ADJUSTMENTS

|  |              |
|--|--------------|
| Number of completed salvage cases.. . . .  | 14           |
| Amount invested in same.. . . .            | \$ 50,874 56 |
| Amount realized.. . . .                    | 52,203 23    |
| Number of salvage cases incomplete.. . . . | 41           |
| Amount invested in same.. . . .            | \$153,227 04 |

Reasons for failure are summarized as follows:—

|   |    |
|---|----|
| Death.. . . .   | 2  |
| Abandonment.. . . .   | 12 |
| Ill health.. . . .  | 8  |
| Domestic trouble.. . . .  | 1  |
| Fraudulent action.. . . .   | 1  |
| Personal request.. . . .  | 23 |
| Adverse report from field supervisor with recommendation from D.A.. . . .                                 | 3  |
| Special circumstances in which district superintendent considers adjustment proceedings necessary.. . . . | 4  |
| Criminal offence with imprisonment.. . . .  | 1  |
| Total to date.. . . .   | 55 |
| Total adjustment cases.. . . .  | 55 |
| Single men.. . . .  | 35 |
| Widowers.. . . .  | 1  |
| Married men.. . . .   | 19 |
|   | 55 |

This department deals with the cases of those settlers who have for different reasons abandoned their effort and ceased to become settlers under the Act. Less than 3 per cent or a total of fifty-five, of our settlers have become adjustment cases at the date of this report. Fourteen of these cases have been finally disposed of—land and chattels. Approximately \$50,000 was the amount of money invested in their cases, and \$52,000 was realized on their resale, so that no loss has been experienced financially. Of the fifty-five cases, thirteen have been owing to death, ill health, domestic trouble, fraudulent action or criminal offence. Twelve have abandoned their holdings largely owing to the unsettling effect the campaign has had upon them, and twenty-three have asked to give up for many reasons, in which the latter appears to predominate, the balance of seven having been placed in adjustment for such reasons as lack of effort or good intention, etc.

In view of the fact that the adjustment account shows a credit rather than a deficit, these adjustment cases cannot be described as failures. Rather may it be said that had they continued in their efforts they would, generally speaking, have been successful.

It will be noted that two-thirds of these cases either abandoned or asked to be closed out themselves, and an analysis of their reasons point to their failure being temperamental rather than physical or financial. Their adjustment cannot be attributed to market or crop conditions for the reason that the cases during the last three months only number fifteen, or about one-quarter of the total.

Great care is exercised in dealing with farms that for any reason have reverted to the board. Only after a very careful analysis of the reasons for the original settler giving up is a new settler permitted to purchase the land. If there is any suspicion that the factors which contributed to the first settler's abandonment might affect the next settler's progress, the Adjustment Committee immediately recommend that the land be disposed of to a civilian or other than a settler.

To sum up our adjustment situation on the basis that the proof of our scheme lies in its failures rather than its successes I have arrived at the following conclusions:—

- Our adjustment percentage is extremely low under the conditions.
- Two-thirds of our cases are owing to temperamental unsuitability which it was absolutely impossible to diagnose at qualification, as these men were qualified on what they did before the war.



## DISTRICT OFFICE STATEMENTS

---

(c) The remaining third, due to death, ill health, domestic trouble, etc., are a very small percentage and absolutely unavoidable under a scheme of the magnitude of the soldier settlement scheme.

It is also worthy of note, and a subject which I shall deal with when discussing the Home Branch, that 64 per cent of our adjustment cases were single men.

### HOME BRANCH

The necessity of paying close attention to the settler's domestic or home life is demonstrated by our conclusion in the matter of adjustments, that two-thirds of such cases were attributable to temperamental reasons. Of the fifty-five adjustment cases only nineteen, or 35 per cent, were married men. Of this number there is no doubt that had the woman found farm conditions congenial the settler would have adapted himself to them. Thus, to assist, counsel and advise the woman in her many problems has been regarded in this district as a most important phase of the work. The war brides from Britain especially need encouragement and assistance in making their home life as attractive and congenial as is humanly possible. Many of these girls are unaccomplished from a domestic standpoint, and missing the social attractions of the old life find themselves in a mental oasis on a prairie farm, which naturally quickly breeds discontent.

This department comprises a district director and a home counsellor or visitor. Through their medium advice and help are conveyed to the settlers' wives by means of a personal visit in the summer months, supported by such literature on domestic economy, home dress-making, elementary physics, etc., and problems in which the applicant may evince an interest or desire to learn. These visits have been productive of a lot of good and many kindly expressions have been received from the women concerned.

In the winter months travelling conditions are not suitable for a woman visitor making a round of visits, and only cases are called upon where necessity appears to warrant. Supervisors are told to let us know if a Home Branch representative can be of assistance, and through their medium the Home Branch keeps in touch with the settler's wife during the winter months.

There are approximately seven hundred married settlers in this district. Up to the date of this report four hundred and twenty-nine initial visits and twenty-eight interim visits have been made upon these settlers' wives, and the Home Branch is endeavouring to fulfil the woman's every wish. Some have asked for books, or to get in touch with Art Exchange, and others are looking for a market for their needle craft. Literature of every nature has been forwarded to their homes; they have also during the past winter of 1919-20 been given the opportunity, without expense, to attend a short course on economics, arranged in their district.

Very material assistance has been rendered through co-operation with various organizations, such as the Patriotic Fund and the Red Cross Society. Due to the change in the personnel of this staff recently, I am unable to furnish accurate figures as to the amount of assistance that has been procured for these women through the medium of our Home Branch, but this amounts to very extensive figures. The Patriotic Fund, on recommendation of the Home Branch, have paid funeral, doctors', nurses', druggists', and hospital bills.

The Home Branch during the month of December appealed to the Red Cross Society for parcels of clothing for settlers' wives in districts where crop failure has been experienced, in twenty-three specific cases. The Red Cross Society responded with a parcel of clothing in every case, value of which in some cases was well over \$50. It has been necessary for the Soldier Settlement Board to pay transportation on these parcels from contingencies.

In two cases through the medium of our Home Branch surgical treatment has been procured for a child who was born with a cleft palate, badly disfigured, and also a child whose leg bones were badly bent. Both children have received surgical and hospital attention, free of charge, from the Red Cross Society and are now doing well. Through the medium of this branch the Independent Order of Daughters of the Empire have supplied many layettes for expectant mothers, and have undertaken to supply six each month in the future, whilst the Eastern Star Club have undertaken to furnish an additional two sets.

Whilst much assistance has been procured from outside organizations through the medium of our Home Department in the past, we feel the time has come when the interests of our settlers' women folk will be better served by assisting them to overcome their difficulties by encouragement and tuition in their domestic affairs to the end that outside relief will be largely unnecessary.

#### ACCOUNTS

This branch maintains an up-to-date accounting system, following the procedure and using the system laid down by head office. This department is able to furnish either to the settler or to any department requiring it an immediate statement as to the settler's present financial status. All disbursements on loans are made by them by means of warrant within about twenty-four hours of receiving duly completed purchasing orders from the Stock and Equipment Department. No disbursements, however, are made till such time as the Legal Department have notified them that the board are duly protected by the execution of the necessary legal documents.

This department is functioning most successfully under very efficient management.

#### LEGAL

This department is operating very efficiently. Two thousand five hundred and forty declarations have been executed without charge, and registration fees saved to the board in the eleven months that this department has been in existence amount to \$5,252.

The expense of the maintenance of this department to the time of this report, from February 6, 1920, is less than \$13,000, and a conservative estimate of the fees that would have been charged for this work by outside firms of solicitors is placed at \$50,000. The institution of the boards' own legal department is a remarkable improvement in both efficiency and economy.

#### GENERAL CONDITIONS

For soldier settlement purposes the Saskatoon district may be said to be best adapted to mixed farming. Development of this district to any appreciable extent commenced approximately fifteen years ago, although such older communities as Yorkton, Lloydminster and Battleford were settled as far back as the '85 rebellion. Although formerly regarded as exclusively a grain-growing district, during the past ten years this district has come to be recognized as more suited to mixed farming. In its character it is about 65 per cent open prairie, 25 per cent of open parklike country and about 10 per cent thick bluff and even heavily timbered in the northeast portion.

Considering its comparatively recent development the district is remarkably well served by railways, roads and telephones. Our settlement operations, broadly speaking, have been confined to within fifteen miles of existing transportation. We do not anticipate extending our scope of settlement to beyond this distance in the immediate future, for the reason that there are approximately three hundred parcels of undeveloped school lands and lands which have reverted to the Crown within fifteen miles, which are available for settlement.

Mixed farming is being especially encouraged with our settlers rather than exclusively grain farming, owing to the suitability of the soil for this character of farming. The last large crop in this district was in 1915, since which time the crops may be classified as 1916, fair; 1917, fair; 1918, poor; 1919, poor; 1920, fairly good.

Lack of moisture in the early part of 1920 season affected our whole district and resulted in almost a complete crop failure in the vicinity of Saskatoon, whilst the yield generally in grain throughout the whole district will average approximately 60 per cent of the normal yield. Other conditions, such as hail, noxious weeds, gophers, etc., have been normal.

The yield of grain, while not large, would have brought considerable revenue to our settlers had it not been for market conditions. Wheat which cost \$2.25 per bushel in seed, and 24 cents per bushel to thresh, was sold at the elevator as low as \$1.19 per bushel, leaving the settler less than 90 cents per bushel for his labour and to meet his obligations and support himself and family. However, the yield was considered fairly good and such privation as may be experienced will be due to prices of agricultural products rather than crop conditions. Hay and feed are plentiful throughout the district and may be purchased at low prices, ranging from \$5 to \$15 per ton. Up to the time of making this report the season has been open and very little has been fed to horses or cattle, as they have been ranging on prairie and stubble, which with very light feeding has kept them in splendid shape.

The general feeling appears to be that if other commodities experience a reduction in price in ratio with that of agricultural products it will be better for all concerned, as healthy, substantial progress was extremely doubtful under conditions which prevailed when the farmer was receiving \$2.85 for his wheat, importing feed at \$40 per ton, and paying help \$8 per day. So back of all the complaints one encounters as to the collapse of the grain and stock market, one can sound a strong under-current of optimism and confidence, and a feeling that a reversion to pre-war conditions will be better for all concerned.

Therefore, with plenty of feed on hand, or procurable at moderate prices; with stock in good condition, and with the bulk of those settlers already established with their seed on hand, we are able to face conditions next season with optimism.

Another most important item which affects general conditions in this district is that about two hundred of our settlers will be commencing operations on raw land next spring. With feed oats and hay for their breaking operations procurable at such low prices as thirty-five to sixty cents a bushel, and five to fifteen dollars per ton, they can face their operations with equanimity.

## GENERAL PROGRESS MADE BY SOLDIER SETTLERS

| <i>Production—</i>   | Total for District | Average per Settler |
|--|--------------------|---------------------|
| Size of average holding.. . . .                            | .....              | 208.99 acres        |
| Area under cultivation upon establishment..                | 81,489             | 65.34 "             |
| Area brought under cultivation since establishment.. . . . | 22,473             | 18.02 "             |
| Horses.. . . .   | 5,375              | 4.31                |
| Cattle.. . . .   | 5,862              | 4.77                |
| Wheat produced.. . . .                                     | 338,901            | 271.77 bush.        |
| Oats produced.. . . .                                      | 707,654            | 567.48 "            |
| Hay put up.. . . .   | 23,099             | 18.52 tons          |

The above figures bear upon the operations of 1,247 settlers only, the balance of our settlers being more or less recently established without opportunity, thus far, to get into sufficient active operation to be considered, or included, in this statement.

Of course the keynote to all progress can best be sounded by a reference to the financial returns. Collections have been stated in my report on that subject to be extremely satisfactory. In analyzing our settlers' progress with regard to the future, however, we must refer to above table which shows that the average acreage held by



## SOLDIER SETTLEMENT ON THE LAND

the 1,247 settlers who have already commenced operations is 209, of which 83 acres are under cultivation. Estimating the arable land on the average unit as 160 acres, we learn that another 80 acres at the least awaits profitable cultivation. If our settlers have been able to live and keep their families and meet their obligations under the conditions stated in this report with less than half their land under cultivation, the results for the future should be far reaching and the inestimable benefit of the scheme be more fully realized in a few years' time than at present.

It will be noted the average settler produced this year 840 bushels of grain and over 18 tons of hay. The amendment to the legislation, encouraging and assisting breaking of raw land, will undoubtedly with fair luck greatly increase this amount next year. It will be noted that 22,473 acres of raw land have been brought under cultivation, but it must be borne in mind that the lack of early moisture has impeded breaking to a considerable extent through the settler's own effort, and the amendment referred to will in the future enable him where advisable to have breaking done by outside assistance.

### DISTINCTIVE FEATURES

|   |              |                                    |
|---|--------------|------------------------------------|
| School land inspected and prices fixed by arbitration.. | 1,316        | quarter-sections                   |
| Sales held at Saskatoon..                               | 14           |                                    |
| Farm units posted for sale..                            | 676          |                                    |
| Settler purchases..                                     | 268          |                                    |
| Total land sold..                                       | 437          | quarter-sections<br>(69,920 acres) |
| Total price paid..                                      | \$877,552 00 |                                    |
| Price per acre..  | 12 57        |                                    |

### GENERAL POLICIES

|                              |       |
|------------------------------|-------|
| Settlers on improved lands.. | 863   |
| Unimproved lands—            |       |
| Company lands..              | 74    |
| School lands..               | 196   |
| Poorman Indian Reserve..     | 27    |
| Doukhobor lands..            | 27    |
| Hudson Bay lands..           | 2     |
|                              | 326   |
| Privately-owned lands..      | 238   |
| Dominion lands..             | 163   |
|                              | 732   |
| Total..                      | 1,595 |

NOTE.—Whilst initial loans have been granted to 1,865 settlers, only 1,595 are considered "established" by virtue of disbursements for stock and equipment having been made, and having received a visit from the Field Supervisor.

In a district such as ours where there is still a vast area of undeveloped land within easy access of transportation, our policy is naturally to encourage settlement on raw land. If such land can be procured at the extremely conservative valuation of \$12 to \$13 an acre no sounder form of settlement exists. It will be noted that of 1,595 settlers just under 50 per cent were established on unimproved privately owned and Dominion lands. So that the policy adopted in encouraging this form of settlement as compared with the line of least resistance, namely improved farms, has been carried to fulfilment in this district.

### NEW TRACTS OPENED

The only new tracts opened or community settlement undertaken in this district are—

- (a) Poorman Reserve.
- (b) Doukhobor lands.
- (c) Hudson Bay lands.

With regard to class "A," Poorman Indian Reserve, approximately eight thousand acres of the best agricultural part of this Indian reserve was apportioned into



## DISTRICT OFFICE STATEMENTS

twenty-nine farming units and thrown open for sale to soldier settlers on April 20, 1920, since which twenty-eight units have been sold. This forms the only compact area or community settlement in this district. It is a particularly fine tract and furnishes ideal conditions for mixed farming. The country is fairly open in its character, has rich productive soil and each unit has a fair proportion of bluff. In fact the whole area may be described as gently undulating park land. It is considered by observation during the past season that we have a very good type of settler established here, and excellent results are anticipated from this particular settlement. Being unimproved land, however, a couple of seasons must necessarily elapse before actual results can be shown.

With respect to class "B," Doukhobor lands, these comprise about nine thousand acres, divided into thirty-eight farming units, scattered over an area of twelve townships. Twenty-eight units have thus far been sold at reasonable and cheap valuation. This land was partially improved and progress indicates this settlement will be successful.

With regard to class "C," Hudson Bay lands, twelve parcels of such lands were made available at a sale held at Battleford on April 23, 1920, only two of which were disposed of.

### THE TWO-FOLD BENEFIT

The results and the actual benefit to the country in this measure will be more evident as the settler progresses. The two-fold benefit of the scheme in rehabilitating the soldier as a producing unit into the agricultural life of the country, together with the rapid development of an enormous acreage of hitherto wild land, is so apparent that tribute is constantly paid by the local press, regardless of their persuasions otherwise, to the wonderful work being accomplished.

With half our settlers on unimproved lands, over 70 per cent of them having made payments; with feed conditions excellent; with prices falling in building materials, to be followed we trust by implements, we are looking forward to a most successful season of settlement and development in 1921.

## REGINA DISTRICT, SASK.

### STATISTICS TO MARCH 31, 1921

#### LOANS

|  |                |
|--|----------------|
| Total number of settlers to whom loans granted.. . . . | 1,820          |
| Total amount of loans granted.. . . .                  | \$8,194,058 84 |
| Number of settlers—                                    | Amount         |
| 350 on Dominion lands.. . . .                          | \$ 702,108 68  |
| 148 on privately-owned lands.. . . .                   | 514,451 28     |
| 1,322 on purchased lands.. . . .                       | 6,977,498 88   |
| 1,820  |                |
| Total.. . . .  | \$8,194,058 84 |
| Total loans for purchase of land.. . . .               | \$4,617,353 88 |
| “ removal of encumbrances.. . . .                      | 347,822 42     |
| “ permanent improvements.. . . .                       | 900,161 32     |
| “ stock and equipment.. . . .                          | 2,328,721 22   |
| Total.. . . .  | \$8,194,058 84 |

#### QUALIFICATION

|   |       |
|---|-------|
| Total number of applicants qualified.. . . .      | 5,419 |
| “ “ disqualified.. . . .                          | 844   |
| “ “ in abeyance, recommended for training.. . . . | 114   |
| Total number of applicants disposed of.. . . .    | 6,377 |

REPORT BY THE DISTRICT SUPERINTENDENT, M. A. WOOD, TO  
DECEMBER 31, 1920

The Regina district comprises an area bounded as follows:—

North line of township 25 to a point where this line strikes the South Saskatchewan river, thence following the south bank of the South Saskatchewan river westward to the Alberta boundary, east to the Manitoba boundary, south to the American border, and west to the Alberta boundary. This area embraces 1,523 townships.

The Regina district is subdivided, for the purposes of administration and supervision, into fifteen subdistricts, under the direct supervision of thirteen field supervisors, with headquarters as under:—

- No. 1—Headquarters.—Manor.
- 2—Headquarters.—Stoughton.
- 3—Headquarters.—Ogema.
- 4—Headquarters.—Assiniboia.
- 5—Headquarters.—Meyronne.
- 6—Headquarters.—Shaunavon.
- 7—Headquarters.—Swift Current.
- 8—Headquarters.—Swift Current.
- 9—Headquarters.—Morse.
- 10—Headquarters.—Regina.
- 11—Headquarters.—Santaluta.
- 12—Headquarters.—Santaluta.
- 13—Headquarters.—Broadview.
- 14—Headquarters.—Moosomin.
- 15—Headquarters.—Melville.

LANDS

*Inspection and Appraisal.*—The number of Inspectors employed, when at the maximum this year, was seventeen (17).

With regard to price reduction, every endeavour is made to secure for the applicant the best possible price from the vendor. The method adopted in this connection is that when it is considered that the vendor will accept a lower price than his option, a loan is approved by the Loan Advisory Committee at a price which the Committee consider the vendor will accept, but they endorse upon their approval that they would be willing to purchase at a higher figure should the vendor decline the original offer—the maximum amount at which they would be willing to purchase being stated. By this method a saving to applicants of some \$260,000 has been effected in this district.

*Statistics—*

|  |               |
|--|---------------|
| Average acreage of land purchased by settler . . . . . | 189 acres     |
| Average price per acre . . . . .                       | \$20.85       |
| Total acreage purchased . . . . .                      | 246,073 acres |

LOANS

|  |              |
|--|--------------|
| General average loan per settler . . . . . | \$5,006 99   |
| Average loan per settler—                  |              |
| Purchased land . . . . .                   | \$6,319 23   |
| Privately-owned land . . . . .             | 2,695 88     |
| Dominion lands . . . . .                   | 1,682 46     |
| Number of original loans . . . . .         | 2,443        |
| Number additional loans . . . . .          | 764          |
| Total . . . . .                            | <u>3,207</u> |

## DISTRICT OFFICE STATEMENTS

### STOCK AND EQUIPMENT

From the inauguration of the Stock and Equipment Department, in February, 1919, and prior to June, 1919, all purchases of live stock in the Regina District were made by live stock inspectors, under the direction of the western live stock representative, Winnipeg. Equipment purchases were controlled by an equipment clerk in the district office, under the supervision of the director of equipment, Ottawa. The policy of the western live stock representative was to establish and maintain live stock centres where settlers could inspect and purchase the stock they required. In the province of Saskatchewan, one was located at Regina, one at Saskatoon, and another at Prince Albert. The stock was purchased on the best markets throughout the province, and shipped to these centres, where it was cared for by the Board until resold.

The Regina stables were closed in June, 1919, and this supervision of live stock purchased was taken over by the equipment clerk. A staff of stock and equipment inspectors was maintained, whose duty it was to inspect all live stock and second-hand equipment which settlers were desirous of purchasing through the board, and to report fully upon the description of such chattels, their valuation, condition and suitability to settler's requirements.

In August, 1919, the Stock and Equipment Department and the Agricultural Branch were amalgamated under the direction of the district agriculturist. The services of special stock and equipment inspectors were then dispensed with and from that time, inspections of stock and equipment purchases have been carried on by field supervisors.

The value of supervision in the purchasing of stock and equipment has been forcibly demonstrated by the fact that approximately 30 per cent of the chattels inspected to date have been rejected on account of their not meeting with the board's requirements.

The purchase of female stock of good type which may ultimately form the foundation of a community breeding scheme is most strongly advocated. In this we wish to acknowledge the assistance rendered by the Provincial and Federal Departments of Agriculture, which has been much appreciated.

Purchase of second-hand machinery is not encouraged, and the purchase of "going concerns" positively discouraged.

Disbursements on stock and equipment, from April, 1919, to December 31, 1920:—

| Kind              | Number | Total price paid   | Average price<br>per head |
|-------------------|--------|--------------------|---------------------------|
| Horses.. . . . .  | 3,823  | \$611,340 18       | \$159 93                  |
| Cows.. . . . .    | 1,179  | 94,583 08          | 80 22                     |
| Cattle.. . . . .  | 1,106  | 47,831 71          | 43 25                     |
| Sheep.. . . . .   | 114    | 1,295 00           | 11 36                     |
| Swine.. . . . .   | 231    | 2,995 53           | 12 96                     |
| Poultry.. . . . . | 3,747  | 3,141 90           | 0 84                      |
|                   |        | <hr/> \$761,187 40 |                           |

|   |                      |
|---|----------------------|
| Total amount disbursed through Stock and Equipment Department for live stock.. . . . .                | \$ 761,187 40        |
| Total amount disbursed through Stock and Equipment for equipment and permanent improvements.. . . . . | 1,512,103 42         |
| Total disbursed.. . . . .   | <hr/> \$2,273,290 82 |
| Total saving on equipment.. . . . .   | <hr/> \$100,958 81   |

### SUPERVISION OF SETTLERS

Little has been done to date on community organization and educational work, as settlers generally have not become sufficiently well established to permit them taking



an active part in co-operative production, marketing or selling. Interest in this work, however, has been stimulated through the circulation of agricultural bulletins, by personal discussion with the field staff, and by encouraging attendance at local fairs, short courses, etc., conducted by the Extension Department of the University of Saskatchewan, and the Provincial Department of Agriculture.

Due largely to the efforts of field supervisors, three Live Stock Clubs have been organized in the Regina District, which has placed pure-bred sires at the disposal of soldier settlers in those communities. Regulations do not permit of the purchase of such stock through the board, but, the best quality of grade females are being secured and settlers are encouraged to use only the finest quality of pure-bred sires available.

The advantage of keeping an accurate record of receipts and expenditures has been discussed with settlers by their Supervisors, with the result that 1,390 Farm Account books have been issued to settlers in this district.

Progress, considering adverse climatic conditions, increased cost of material, unfavourable market conditions, etc., during 1919 and 1920, generally speaking, has been very gratifying. Out of 1,727 settlers established, only 54 have fallen into the hands of the Adjustment Department. Statistics on adjustment will indicate the reasons for these failures. Many, it will be noted, are due to uncontrollable circumstances, but the majority are directly attributed to financial embarrassment. The prevailing tendency, with the majority of applicants, is to embark upon a proposition without sufficient capital to meet living expenses, operative expenses, etc., until such time as the first returns from the farm are received. Experience gained through our supervision work has resulted in great stress being laid upon this point at the time application for loan is considered by the Loan Department.

Twelve settlers have repaid their loans in full, only one of whom has since disposed of his farm. Unfavourable market conditions this year have been responsible for much disappointment and dissatisfaction amongst the settlers. Anticipated profits in many cases have been converted into losses, and as a result many of our best settlers have been forced to acknowledge their inability to meet their payments to the Board this fall. Notwithstanding this fact, 44.44 per cent of payments due have been collected, and we have assurance that this amount will be substantially increased during the early part of 1921.

#### COLLECTIONS

Collections in the Regina District, during the collection period of 1920, to date, have been fairly satisfactory, in view of adverse conditions throughout the district. Adverse factors which have, to a large extent, governed the inability of some settlers in this district to meet their obligations to the board in full, are as follows:—

*Climatic Conditions.*—The peculiar manner in which the climatic conditions affected the crop returns throughout the entire district this year is remarkable. The excessive heat wave which passed over the district in the early part of July seriously affected crops which were in the fertilizing stage. Crops, however, which were in a more advanced stage of maturity survived the attack of this heat wave much better, therefore throughout the entire district some settlers have had very small crop returns, and other settlers—within a few miles—have been fortunate enough to secure very fair returns, on account of their crops having been farther advanced when the hot winds arrived.

*Decrease in Grain Prices.*—This factor has a great bearing upon the inability of a number of our settlers to repay, as a settler who had 500 bushels of wheat for sale, has lost practically \$500 on this account.

Despite these facts, however, the majority of our settlers realize that the board should receive the first consideration among their various creditors, and are paying



## DISTRICT OFFICE STATEMENTS

every possible dollar they can spare, upon their indebtedness; however, it has been necessary for settlers to live during the past season, and they have consequently secured credit at local stores and, in some cases, obtained advances from banks, to carry them along. In cases such as these, the local people have the advantage of the Board, by virtue of their being on the ground when settlers haul their grain to the elevators—it, of course, being impossible for our field supervisors to be present.

Ninety-five per cent of the settlers in the Regina District are doing their utmost to meet their obligations, but some of them find it impossible, as their returns were insufficient for them to do so. This district office has not committed the board in the deferring of due payments to date. It will, however, be necessary to carry a number of these settlers over until next year. When authority is received from head office to defer payments, each case will be reviewed and dealt with on its merits.

### ADJUSTMENTS

Very little difficulty is being experienced in this district in adjusting recent cases of failure of settlers to live up to their obligations undertaken to the board—in practically all such cases during the past three months, new settlers have been found to take over the obligation of the retiring settler, and little or no loss has been occasioned thereby, as it has been found that during the period in which the retiring settler occupied the property, considerable work had been done by him, thereby enhancing the land value, and offsetting any loss on sale of stock and equipment.

|  |             |
|--|-------------|
| Number of completed adjustment cases.....  | 7           |
| Amount invested in completed adjustment cases, including interest<br>and adjustment charges..... | \$21,506 00 |
| Total amount realized from completed adjustment cases.....                                       | 23,482 68   |
| Number of incomplete adjustment cases.....   | 47          |
| Total number of adjustment cases.....  | 54          |

Reasons for failure: Deceased, 1; medically unfit, 11; insane, 1; finances exhausted, unable to make payments, 5; abandoned farm on account of unsuitability of land, 9; abandoned farm on account of incapability, 3; abandoned farm, not sincere in fulfilling obligations, and absconding, 18; no apparent reason, 1; domestic infelicity, 3; family friction, 1; forced to sell for family reasons, 1; total, 54.

Considerable difficulty has been encountered in the matter of disposal of salvaged lands, which are unfit for soldier settlement, on account of deterioration, through lack of cultivation and growth of weeds. Every endeavour is being made to dispose of such lands to other than soldier settlers. In dealing with land such as this, authority is being requested to lease the said land to either a returned soldier financially able to lease the same, or to other than a returned soldier, for a term of two or three years on the crop payment plan, in order that the lessee may be in a position to summer-fallow the land the first year, thereby improving the board's property, and producing therefrom a crop to his own benefit, by virtue of labour expended in summer fallowing, and rendering the land fit for resale at a later date. It is considered very unsound policy to allow salvaged lands to remain in a poor state of cultivation.

Public sales of stock and equipment for cash have not proven to be very satisfactory this year; owing to the small amount of money in circulation in the rural districts much better prices could be obtained holding credit auction sales, but too many disadvantages would accrue by disposing of stock and equipment by this method. Very little, or no difficulty, is being experienced in disposing of equipment to other soldier settlers.

### HOME BRANCH

The Home Branch has been a great assistance to settlers, in rendering relief and advice in matters pertaining to the home generally.

A series of short courses was held in the months of February and March, for the purpose of providing instruction in home economics, applicable to conditions on farms in Saskatchewan, and incidentally to provide for the wives and relatives of settlers a deviation from their duties on the farm.

A course of instruction was provided, free of charge, by the University of Saskatchewan, and lectures of a high order were given. Transportation to the various points was provided by the Provincial Red Cross Society, including also taxi and livery bills, for the purpose of conveying the wives and relatives to their billets from the station. The total expenditure in this connection amounted to \$1,184.51.

At this point I would mention that, in this district, too high praise cannot be rendered to the co-operation and assistance—both financially and otherwise—which has been rendered to the board by the Red Cross Society.

Free billeting accommodation was provided by the citizens at the various points where the courses were held.

From February 2 to 7 a course was held at Swift Current, at which the attendance was 32 wives and 8 babies.

March 1 to 6, at Moose Jaw, attendance was 72 wives and 22 babies.

March 8 to 13, at Regina, attendance was 47 wives and 12 babies and children.

At Swift Current course, local arrangements were adequately made by Mrs. Bennett, of the Provincial Local Council of Women. She was successful in securing the close co-operation of the various women's and church organizations, and no effort was spared on the part of the local societies to co-operate with the board at this point. A nursery was provided, with an attendant in charge, by the Women's Auxiliary of the Great War Veterans' Association, and the various churches provided meals at the hall, throughout the term of the course.

Mrs. Allen, of the Provincial Local Council of Women, was responsible for the carrying out of the local arrangements for the course held at Moosejaw. Here again the close co-operation of affiliated societies and church organizations was received. Financial contributions were also made by the G.W.V.A., Rotary Club, Kiwanis Club, and as a result of these contributions the Local Council of Women defrayed the entire taxi bills, amounting to \$79, at this point. Passes were arranged for the wives and relatives to all the theatres in the city. Lectures and demonstrations were held in the Salvation Army Citadel. The various church organizations provided meals at the different churches.

Mrs. Omand, president of the Local Council of Women, made all local arrangements at Regina, and arranged the details in connection with providing of billets. Meals were served by church organizations at the different churches throughout the city. Passes to two of the theatres were issued, and the following organizations entertained the wives and dependents: I.O.D.E., Women's Auxiliary to the G.W.V.A., Daughters and Maids of England; and the Next-of-Kin Society gave an opening banquet at the Y.M.C.A. Hut. This course was concluded in the offices of the Soldier Settlement Board and the staff attended the farewell social evening and dance to the visitors. All lectures and meetings were held in the City Hall.

A joint course, between the Saskatoon and Regina districts, was held at Yorkton, April 4 to 10.

All the above-mentioned courses proved to be a success, and of great benefit to soldiers' wives.

*General Co-operation.*—The undermentioned officials have rendered very valuable assistance to the Home Branch of the Board, in the carrying out of its work in the Regina District:—

Mr. Bee, Provincial Secretary, Patriotic Fund, Regina.

Mr. Kerr, Commissioner, Red Cross Society, Regina.

Mr. P. H. Gordon, Recording Secretary, Red Cross Society, Regina.

## DISTRICT OFFICE STATEMENTS

Miss Pentland, (then) Provincial Secretary Red Cross.  
 Mrs. McAra, President, Local Red Cross, Regina.  
 Mrs. Rossie, Regent, Provincial Chapter, I.O.D.E.  
 Mr. Mulloy and Mr. Withy, Labour Bureau, Parliament Buildings.  
 Mrs. P. McAra, Regent Local Chapter, I.O.D.E., Regina.  
 Miss McDonald, Head Travelling Libraries, Parliament Buildings.  
 Dr. Seymour, Parliament Buildings, Regina.  
 Mrs. Burrows, President, Home Makers' Club, Regina.  
 Mrs. Burbank, Provincial Secretary, Women's Grain Growers.  
 Mrs. Jones, Secretary, Provincial Employment Bureau, Regina.  
 Mrs. Reynolds.  
 Mrs. Bennett, President, Local Council of Women.  
 Mr. Reynolds, Secretary, Neglected Children.  
 Mr. Reekie, Secretary, Social Service, Regina.  
 Mr. Selby, Secretary, Provincial Boy Scouts, Regina.  
 Mr. Cameron, Provincial Secretary, G.W.V.A.  
 Mr. Reid, Dairy Commissioner for Saskatchewan.  
 Colonel Cross, Military Member, Regina.  
 Mr. Hunter, Secretary, G.W.V.A., Regina.  
 Mr. Lovan, Co-operative Creameries, Assistant General Manager, Regina.  
 Mr. Kerr, Secretary, Junior Red Cross, Regina.

### LEGAL

Since the 4th of November, 1919, until the 31st of December, 1920, 1,780 loans were reported by the Legal Branch; of these 1,093 were initial loans and 687 were additional loans. On December 31, 1920, of 1,093 loans handled by the Legal Branch there were only 51 in which settler had not been established, or where authority to disburse stock and equipment and permanent improvements had not been authorized.

The total work performed by the Legal Branch in this district is as under:—

|   |     |
|---|-----|
| Bills of sale and chattel mortgages. . . . .                                      | 450 |
| Replacement agreements. . . . .   | 125 |
| Declarations <i>re</i> taxes, land, etc. . . . .                                  | 240 |
| Caveats. . . . .  | 140 |
| Quit claim deeds, where settlers had equity in land. . . . .                      | 120 |
| Transfers for settler. . . . .  | 40  |
| Salvage documents, quit claim deeds, rescission notices, affidavits, etc. . . . . | 50  |
| Leases. . . . .   | 30  |
| Agreement for sale to civilians. . . . .  | 10  |
| Bonds of indemnity, powers of attorney. . . . .                                   | 50  |
| Special affidavits, undertakings, etc. . . . .                                    | 250 |

### GENERAL CONDITIONS

General conditions throughout the Regina District may be summarized as being very satisfactory. The percentage of failures from all causes amounts to 3.11 of those established, and the satisfactory result obtained by way of collections in view of adverse conditions tends to show that our settlers in the Regina District, generally, are of good type, and if given reasonable consideration, assistance, and sound advice will make a success of their respective undertakings. The number of settlers who are going backward is 26.

Climatic conditions and crop returns for the year 1920, by subdistricts, are classified as under:—

#### *Subdistrict No. 1: Manor.*

This district suffered about 40 per cent crop failure, with the exception of a few isolated cases, where the land had been well cultivated and seeding operations were



completed early this spring. The cause of the failure was due principally to light precipitation, damage by grasshoppers and excessive heat during the month of July. The wheat crop was damaged a certain amount by rust in some localities, which materially reduced the yield and lowered the grade. Oats generally were well filled and yielded about thirty to forty bushels per acre. Light crop four years.

*Subdistrict No. 2, Stoughton.*

*Subdistrict No. 3, Ogema.*

*Subdistrict No. 4, Assiniboia.*

Crop conditions in these three districts do not vary materially. Profitable crops have been very much in minority, due principally to drought, excessive heat in the early stages of maturity. The soil in these three districts is not as rich in organic matter as the territory to the north of them, consequently does not retain the moisture nor stand the heat as well. The territory in the neighbourhood of Estevan also suffered severe damage through a hailstorm and cyclone which passed over the district during the early part of August. Fair crops were harvested off the better class of soil in the northern parts of Districts No. 2 and 3, particularly along the Soo line from Weyburn northward, and on the Arcola line from Osage to Regina. During the past four years crops in the southern part of these three subdistricts have been unfavourable, but splendid crops were harvested in 1915 and 1916.

*Subdistrict No. 5, Meyronne.*

About a 30 per cent crop has been harvested in this district. Returns have been slightly more favourable than in the districts lying immediately to the east. Loss is attributed principally to excessive heat waves, and to a certain extent also to weeds which have badly infested this district during the past three or four years, on account of crop failures which have caused many more settlers to abandon their farms.

*Subdistrict No. 6, Shaunavon.*

With the exception of about twenty-five townships in the extreme southwestern corner, crops in this subdistrict have yielded better than in any other part of the Regina District. Wheat yielded as high as forty-three bushels and flax in many parts threshed twenty and twenty-two bushels. In the twenty-five townships referred to, no grain whatever was threshed. The territory bordering this suffered a certain extent from drought and Russian thistle, but profitable returns were realized. Light crop returns were realized in 1918 and 1919.

*Subdistrict No. 7, Swift Current.*

*Subdistrict No. 8, Maple Creek.*

With the exception of the territory lying immediately west and north of Maple Creek (sand hills) crops throughout these two districts were good. The Swift Current, Maple Creek and Shaunavon subdistricts suffered most heavily from drought last year, but the majority of settlers have been "placed on their feet" by the 1920 crop. Crop returns in 1917, 1918 and 1919 were poor.

*Subdistrict No. 9, Morse.*

*Subdistrict No. 10, Regina.*

Average returns have been received from crops in these two subdistricts. On a strip of sandy land lying between the main line and the Riverhurse line west of Moose Jaw, there were many cases of partial crop failure, due to the land not being able to withstand the excessive heat in July.



*Subdistrict No. 11, Qu'Appelle.**Subdistrict No. 12, Broadview.*

These two subdistricts lying east of Regina had fair crops of wheat, but oat crop was the lightest for many years, damage principally due to drought and heat. The average yield of wheat ranged from ten to eighteen bushels, and as wheat was the principal crop in these two subdistricts profitable returns have been realized in practically all cases, except where the land was poorly cultivated.

*Subdistrict No. 14, Moosomin.*

From Wapella to the Manitoba boundary the crops were slightly better than the territory lying to the west and south. Drought on lighter lands was responsible for a few crop failures in the southern part of this subdistrict (adjoining Subdistrict No. 1), but returns in general were very favourable.

*Subdistrict No. 15, Melville.*

Rainfall in this subdistrict was heavier than in any other part of the Regina District and practically no crop failures were experienced except in a few isolated cases, where, due to poor farming, weeds have become too firmly established.

A few instances of the adaptability of the returned soldier are given as under:—

*Settler Low*, given permission to work out this winter, has secured work of a congenial nature, as referee at hockey games throughout the southern part of the province, for which he is remunerated \$10 per game, and he is earning an average of \$40 a week following this occupation.

*Settler Ralph* is procuring a livelihood by means of preaching throughout rural districts in the vicinity of his farm.

Two other settlers have secured employment on the Regina police force for the winter months.

All the settlers in this area are exhibiting very fine spirit and appreciate the assistance which has been rendered to them by the board. The majority of them have large areas of summer-fallow, to be seeded in the spring of 1921, and if they do not eventually succeed, it will not be through lack of effort on their own part.

## NEW LANDS OPENED

*Piapot Indian Reserve.*—Fifteen thousand and forty acres of land, en bloc, on the Piapot Indian Reserve was purchased from the Soldier Settlement Board on April 21, 1920, by fifty-three qualified applicants.

This land, situated about six miles from Zehner, Sask., was entirely unimproved at the time sale was effected. The surface soil consists of rich clay loam about ten inches in depth over a clay subsoil. The ground is undulating in character and carries a considerable quantity of light poplar and willow scrub. This can be cleared with little difficulty.

Splendid progress has been made by these settlers during the past season. Apart from erecting the necessary buildings and fences, sinking wells and putting up about 1,200 tons of hay, 2,200 acres have been broken and prepared for crop in 1921.

Considerable difficulty has been experienced in procuring water. After a survey of the situation it was found necessary to obtain special authority to sink community wells, as an adequate supply of water could not be assured at a depth of less than 250 feet. Two of these have been completed and are operating satisfactorily. It is expected that two more will be sunk in the early spring. The cost is met by the board and charged to the settlers' land purchase loan under special ten-year repayment contract. The two wells in operation cost \$967 and \$925 respectively. In one case four settlers are bearing the expense and in the other the well is shared by three.

The Rural Municipality and the Provincial Department of Public Works have given assurance that satisfactory roads will be constructed during the coming season. Substantial grants have already been made for this purpose and many settlers are engaging themselves during the winter months clearing the roads for grading next spring.

*Ochopowace Reserve.*—This land was also sold on April 21, 1920. In this case there are thirty settlers farming 8,960 acres. Like the Piapot settlers, their progress has been most satisfactory.

One thousand six hundred and fifty acres have been broken and prepared for crop in addition to the erection of the necessary buildings, fences, etc.

The soil on the Ochopowace Reserve may be classified as a sandy loam with a light clay subsoil, the surface is covered with a healthy growth of prairie hay and carries a considerable quantity of light poplar which can easily be sold or used for fuel. An abundant supply of water is obtainable at a depth of from 20 to 60 feet.

The land is situated at a distance of only three miles from the village of Whitewood, in one of the oldest and best established districts in the province of Saskatchewan.

#### STAPLE CROPS

##### *Quantity and value of staple crops produced*

| Kind  | Quantity      | Value        |
|---|---------------|--------------|
| Wheat.. . . .   | 875,000 bush. | \$1,500,000  |
| Oats and coarser cereals.. . . .  | 475,000 "     | 350,000      |
| Hay and fodder.. . . .  | 20,000 tons   | 280,000      |
|   |               | \$2,130,000  |
| Acreage of new land brought under cultivation.. . . .                             |               | 31,000 acres |
| Total acreage of land cleared by cultivation.. . . .                              |               | 14,000 "     |
| Total number of men settled on improved lands.. . . .                             |               | 1,328        |
| Total number of men settled on unimproved lands, including Dominion lands.. . . . |               | 333          |

##### *Approximate value of live stock produced*

|   |          |
|---|----------|
| Cattle.. . . .  | \$30,000 |
| Horses.. . . .  | 17,500   |
| Hogs.. . . .  | 10,000   |
| Poultry and dairy produce.. . . .                       | 35,000   |
| Total value of live stock, increase and produce.. . . . | \$92,500 |

## EDMONTON DISTRICT, ALTA.

### STATISTICS TO MARCH 31, 1921

#### LOANS

|  |                               |
|--|-------------------------------|
| Total number of settlers to whom loans granted.. . . . | 3,355                         |
| Total amount of loans granted.. . . .                  | \$11,520,663 25               |
| Number of settlers—                                    | Amount                        |
| 1,185 on Dominion land.. . . .                         | \$ 1,926,472 07               |
| 353 on privately-owned lands.. . . .                   | 702,482 38                    |
| 1,812 on purchased lands.. . . .                       | 8,891,708 80                  |
| 3,355  | Total.. . . . \$11,520,663 25 |
| Total loans for purchase of land.. . . .               | \$ 5,475,742 04               |
| " removal of encumbrances.. . . .                      | 130,460 14                    |
| " permanent improvements.. . . .                       | 1,143,298 11                  |
| " stock and equipment.. . . .                          | 4,771,162 96                  |
| Total.. . . .  | \$11,520,663 25               |

# DISTRICT OFFICE STATEMENTS

| QUALIFICATION                                     |       |  |
|---|-------|--|
| Total number of applicants qualified.. . . .      | 6,117 |  |
| “ “ disqualified .. . . .                         | 781   |  |
| “ “ in abeyance, recommended for training.. . . . | 244   |  |
| Total number of applicants disposed of.. . . .    | 7,142 |  |

## REPORT BY THE DISTRICT SUPERINTENDENT, GEORGE McMORRIS, TO DECEMBER 31, 1920

The Soldier Settlement Board commenced operations in this district with offices in Edmonton, early in 1918, co-operating with respect to the land settlement of returned soldiers, with officials of the Land Branch of the Department of the Interior.

Under the Act of 1917, loans were made on Dominion lands and privately-owned lands only, up to a maximum of \$2,500, to be used for the purpose of erecting permanent improvements on the land, and for the purchase of stock and equipment to operate the settler's farm.

With the commencement of demobilization, and the broadening of legislation affecting the settlement of returned soldiers on the land, the work assumed much greater proportions, entailing the employment of a larger staff and the perfecting of a complete organization for the purpose of inspecting and valuing lands, and doing a general business of a loan company, as well as the valuation of stock and equipment. The amount of business transacted in this office grew during the early months of 1919 very rapidly, until in August of that year, approval of loans for the sum of \$2,172,029 for that month were effected through this office for land settlement purposes.

The first meeting of the Edmonton Loan Advisory Committee was held on May 7, 1918. The original committee consisted of prominent local business men under an elected chairman, and with a representative of the board as a member. With some changes, the committee continued to work and meetings were held regularly until the appointment, on January 10, 1920, of a Resident Loan Advisory Committee, with the district superintendent as chairman. Since that date, this Resident committee has passed upon and advised with respect to all loans granted by this office.

Since the commencement of the board's operations the number of land appraisers employed in this district was constantly varied. During the winter the inspection work practically ceases, and very few appraisers are employed. In June, 1920, twenty-four appraisers were actively employed on land inspection work. At present we have one chief inspector and two other inspectors only, employed by this office. The work of our land inspectors has during the past proved very satisfactory. Since March 1, 1920, when accurate records were commenced, the total saving effected for settlers through our careful appraisal, amounts to \$1,334,910.50.

In a general way, the initial loan with respect to permanent improvements and stock and equipment, is made sufficiently large to permit the settler to get well on with his establishment. In this office, these initial loans average \$600 for permanent improvements where necessary, and \$1,500 for stock and equipment.

The following table will give in concrete form an idea of the work effected by our Land and Loan Departments:—

|   |         |
|---|---------|
| Total number of inspections made.. . . .                  | 6,392   |
| Total acreage purchased (net).. . . .                     | 330,040 |
| Average price per acre of land actually purchased.. . . . | 16 50   |
| Maximum number of inspectors employed.. . . .             | 24      |

Particular attention has been given in this office to that phase of our work respecting the inspection and appraisal of lands. Prior to the commencement of the work of land inspection in the spring of 1920, all land appraisers were called into

conference at the district office and fully instructed in the provisions of the Act, the regulations of the board, and the form of their report, and generally made acquainted with the procedure of the district office, and the policy of the board. Instructions affecting all departments of their work were given each appraiser, and each matter upon which they would be expected to report in connection with land inspection, was carefully gone into.

At this conference, particular attention was directed to that phase of inspection work with respect to land for which application to purchase had been made, and appraisers were instructed to report every phase of the proposed transaction which might come to their attention. In the valuation of land, stress was laid on the fact that the valuations were to be placed on cash values.

Up to the present time, good land both unimproved and improved, has been obtainable in this district at a reasonable price, and our land appraisers have proved a great assistance and saving to the settlers.

#### TRAINING

The training of applicants for qualification in this district at the present time is practically confined to "practical training with farmers."

An institutional course was given in conjunction with the Provincial Department of Agriculture during the period November 15, 1919, to February 15, 1920. Thirty-five applicants from this district availed themselves of this course. Of those taking this course twenty-five have since qualified. Six have become established settlers in this district.

The amount paid for the subsistence of men in training up to the period ending February 28, 1921, from this office, is \$21,220.57, during which time one hundred and twenty-nine men in training were in receipt of allowances.

Little difficulty is experienced in placing applicants with practical farmers, except in winter months, and our records show that every opportunity is offered to the man in training by his employer to gain a general practical experience.

#### FIELD SUPERVISION

Field supervision in this district is a work of considerable difficulty. Large areas of pioneer country with limited or no railway facilities confront us, and the matter of transportation of the Field Staff in some supervision areas is a problem only to be overcome by the provision of Government-owned outfits.

The district is divided into twenty-nine supervision areas, and is covered by thirty-four field men under the direction of the district agriculturist.

Up to December 31, 1920, 18,410 visits to settlers have been made by our field supervisors.

#### SCHOOL LANDS

Early in 1920, arrangements were made between the board and the Provincial Government, for the appraisal of school lands in the district, which had been applied for as farms by qualified returned soldiers. An arbitrator was appointed by the Minister of the Interior, and one by the Provincial Government. These arbitrators met several times for the purpose of arriving at a value to be placed upon the land, but unhappily were not able to arrive at an agreement. In all 37 parcels of land were considered by the arbitrators, without being able to agree, and being advised by the Provincial Authorities that as in their opinion an agreement did not appear likely to ensue, our appraisals were stopped on July 8, and each applicant was notified as to the result, and advised to seek other land.



## DISTRICT OFFICE STATEMENTS

### BOBTAIL INDIAN RESERVE

During the fall of 1919, a portion of the Bobtail Indian Reserve near Ponoka, Alberta, was acquired by the board from the Indian Department, and disposed of to qualified settlers.

An area of 6,692 acres was obtained and divided into 30 farm units, having an average of 223.16 acres. These farm units were disposed of by ballot, and during the past year a prosperous community has developed on this ground.

### ADJUSTMENT CASES

It has been found necessary, from various causes, during the past year to effect adjustment with respect to a small percentage of our settlers, in some cases repossessing the stock and equipment and foreclosing the loan.



SOLDIER SETTLEMENT IN ALBERTA

A portion of the oat field of Mr. L. M. Robertson, near Didsbury. This crop garnered in 1920 yielded about 100 bushels to the acre. Mr. Robertson, who lost a leg in the war, served in France with the 2nd C.M.R. He was able to pay his loan in full December, 1920.

A total of 311 cases have been definitely dealt with and adjustment proceedings carried out. The reasons making these proceedings necessary, have been approximately as follows: Death of settler, ill-health of settler, domestic trouble, fraudulent action, abandonment, etc., land.

The various classifications shown above must be considered as approximate only, as it is oftentimes very difficult to determine the exact cause of individual failures. For example, while the primary cause may have been domestic trouble, there may be other contingent causes which brought the settler to the district office with a request that he be permitted to execute quit claim. General discouragement due to the unsettled market conditions, has undoubtedly resulted in a number of settlers giving up farming operations.

## SOLDIER SETTLEMENT ON THE LAND

On account of the drop in market prices, considerable difficulty was experienced in the district during the latter part of 1920, in disposing of the stock and equipment of settlers in adjustment.

### COLLECTION RETURNS

During September, 1920, a conference of all our field supervisors and heads of departments was held at the district office, for the purpose of instituting an aggressive campaign. It was felt that this conference would serve a useful purpose, as many supervisors required instructions with respect to the repayment of loans, and the policy of the board in the matter of collections.

Considering the adverse market conditions which have prevailed during the past three or four months in this district our collection returns are on the whole very satisfactory.

It is anticipated that during the next three months, our collections will continue to come in, and these amounts will be greatly augmented by the spring of 1921.

### SCARCITY OF FEED

It is doubtful if the district included in the administration of this office, has ever passed through a more trying period than during the past fifteen months. In 1919, a short harvest in many parts resulted in a scarcity of feed, and was followed by a long and severe winter, commencing about the middle of October, 1919, and continuing until the middle of April, 1920. Feed became very scarce and almost impossible to obtain towards spring. Some stock died, and the private means of many settlers became exhausted in their efforts to carry over their stock. In many instances oat sheaves sold at 25 cents each, and hay up to \$60 per ton.

This possible feed situation had been foreseen by the board, and stringent restrictions were placed on the purchase of live stock. These restrictions resulted in the prevention of many losses to settlers, and the board's policy at that time has been very favourably commented on by settlers.

On account of the hard winter, and the scarcity of seed and feed, it was necessary for the board to come to the assistance of many settlers, in respect to obtaining for them the necessary feed for their stock, and seed for their farming operations. This district was also called upon to disburse approximately \$47,000 during the month of April, 1920, for seed and feed, and a total disbursement was made for this purpose during the winter and early spring, of over \$128,000, this in addition to the normal disbursement of loans.

The spring of 1920 was extremely late and wet. Seeding was not accomplished until well on in May, and on account of the settlers' stock in many instances being run down, farming operations were slow and tedious, but more favourable conditions followed during the growing season. The frost held off until exceptionally late, and a good crop was harvested, only to be followed by such a slump in grain prices as to make the harvest of very little value in many instances, this on account of the original high cost of the seed; high cost of labour and threshing operations in many cases completely offset the return from the crop.

In addition to the drop in practically all kinds of farm produce—cattle, horses and hogs—it was very discouraging to the beginner, who had only completed the purchase of the stock and equipment at high prices.

In spite of these distinctly adverse conditions, our settlers in this district have made in most instances very satisfactory progress, as will be seen from the following production table:—

## DISTRICT OFFICE STATEMENTS

### AGRICULTURAL PRODUCTION TABLE

|  |           |
|--|-----------|
| Total acreage controlled by board.. . . .                            | 714,895   |
| Total acreage under cultivation.. . . .                              | 114,380   |
| Acreage broken by settlers.. . . .                                   | 27,759    |
| Average size of settler's holding (acres).. . . .                    | 240       |
| Number of horses owned by settlers.. . . .                           | 12,039    |
| Average number of horses per settler.. . . .                         | 4         |
| Number of cattle owned by settlers.. . . .                           | 24,436    |
| Average number of cattle per settler.. . . .                         | 8-1       |
| Total number of bushels of wheat produced by settlers in 1920.. . .  | 245,000   |
| Total number of bushels of oats produced by settlers in 1920.. . . . | 1,966,993 |
| Total number of tons of hay cut by settlers in 1920.. . . .          | 57,130    |

### THE HOME BRANCH

Since the organization of our Home Branch, this department has rendered very valuable service to our settlers and their families. A total of 873 visits have been made by home counsellors to the settlers' homes, for the purpose of rendering assistance or giving advice when requested. These visits are not made with any view to supervision or inspection, and no effort is made to interfere in any way with the home arrangements of the settlers. This branch has also distributed a great many bulletins to the wives of settlers.

The Home Branch in its work co-operates very largely with the Red Cross, Patriotic Fund organization, and the I.O.D.E., the Extension Branch of the University, and the Department of Public Health of Alberta, and other public welfare organizations. All these organizations have during the past rendered very material assistance in our work. Through the efforts of the Home Branch the Red Cross sent a nurse to Pouce Coupe, where a small hospital is now located. Also, through the efforts of the Home Branch, the Department of Public Health has sent a nurse to Red Willow in the Grande Prairie District, and contemplates sending nurses to Valhalla and Swan River in the near future.

### STAFF

In June, 1920, our work was at its maximum; a staff of 231 was employed in this district. The staff now employed numbers 141, making a reduction from June to December of 90 members.

In closing this report, I wish to express my appreciation of the loyalty and co-operation of the heads of departments, and all the members of the staff in the work of this district.

### POUCE COUPE SUB-DISTRICT

#### REPORT BY DISTRICT SUPERINTENDENT GEORGE McMORRIS

1. Number of established settlers, 65.

Percentage of salvage, 13.3 per cent.

Percentage of collections, 37 per cent.

2. Settlement is about 80 miles from head of steel.

3. There are three main routes of entry to the Pouce Coupe District, namely:—

(1) By river from Peace River crossing to Pouce Coupe land, thence by team to the settlement: 170 miles by river, 15 miles to north of settlement—road, 30 miles to south of settlement—road.

This route is open in summer only. Roads generally are good within the settlement. Boats run at irregular intervals, usually one per week. Owing to the fact that rail traffic to Peace River crossing is disorganized this summer this route is not of much use to the settlement.

## SOLDIER SETTLEMENT ON THE LAND

(2) By trail from Spirit river. This is mainly a winter trail 55 miles from Spirit river to the east bank of the Pouce Coupe river. The trail enters about the middle of the settlement and settlers are at varying distances 10 miles to north and south and up to 40 miles west, thus the settlers at the north of the Sketchly settlement are 95 miles from Spirit river.

Most of the grain from Pouce Coupe is freighted out in winter over this route and the settlement depends on bringing in most of the heavy freight on return trips. This trail is impassable for heavy loads in summer, even with ample horse power.

(3) The mail route from Grande Prairie to Pouce Coupe. This trail is 100 miles from Grande Prairie to Pouce Coupe post office, 120 miles to the north of the settlement and 145 miles to the most northerly settlers west of the Cutbank river. This is a winter route only for heavy loads. It is possible in summer for light loads only and occasionally for automobiles.

### CALGARY DISTRICT, ALTA.

#### STATISTICS TO MARCH 31, 1921

##### LOANS

|  |                 |
|--|-----------------|
| Total number of settlers to whom loans granted.. . . . . | 2,430           |
| Total amount of loans granted.. . . . .                  | \$11,528,308 91 |
| <b>Number of settlers</b>                                | <b>Amount</b>   |
| 490 on Dominion land.. . . . .                           | \$ 827,259 00   |
| 210 on privately-owned lands.. . . . .                   | 707,372 00      |
| 1,730 on purchased lands.. . . . .                       | 9,993,677 91    |
| <hr/> 2,430  | <hr/>           |
| Total.. . . . .  | \$11,528,308 91 |
| Total loans for purchase of land.. . . . .               | \$6,161,285 71  |
| " " " removal of encumbrances.. . . . .                  | 301,557 20      |
| " " " permanent improvements.. . . . .                   | 1,244,654 35    |
| " " " stock and equipment.. . . . .                      | 3,820,811 65    |
| <hr/> Total.. . . . .                                    | <hr/>           |
|  | \$11,528,308 91 |

##### QUALIFICATION

|   |       |
|---|-------|
| Total number of applicants qualified.. . . . .        | 5,481 |
| " " " disqualified.. . . . .                          | 976   |
| " " " in abeyance, recommended for training.. . . . . | 167   |
| <hr/> " " " disposed of.. . . . .                     | <hr/> |
|   | 6,624 |

#### REPORT BY DISTRICT SUPERINTENDENT, THOMAS SMITH, TO DECEMBER 31, 1920

##### LANDS

By a process of elimination and close checking of inspectors' reports, we are now practically free of mistakes arising from carelessness or ignorance, and should a great discrepancy occur in the valuation of the same piece of land by two or more inspectors, this discrepancy can be looked upon as legitimate, and not accidental, as each inspector may have valued the land from a different viewpoint and would have good reasons for substantiating his valuation. Speaking generally, the reason for the difference in valuation of land by different men is on account of their various opinions of the value of raw land. I consider that when a general agreement has been reached on raw land value among our inspectors, the main difficulty in getting dependable appraisals has been removed. By raw land I mean raw arable land which can be ploughed right away.



## DISTRICT OFFICE STATEMENTS

Several of the farms purchased by the board have been bought at a price considerably below the inspector's valuation. This in itself does not prove that he was wrong, but rather goes to show that the vendor was anxious to sell and that cash was needed, therefore, willing to take considerably less than he might get on ordinary terms of sale and after some delay. Land can be valued on a producing basis, but in several cases I have worked out, the actual cost to the board has been considerably less than the land was worth on paper.

Inspectors whom we were obliged to lay off this year were employed by some of the large real estate investors to value lands after leaving the service of the board, one of these inspectors getting a contract to inspect an area of 60,000 acres. I only mention this to show that our inspectors' valuations and judgment are held in respect by local men.

### LAND LISTINGS AND PRICE REDUCTIONS

The work of this branch is mostly taken up in interviewing intending settlers requiring information on their own choice of location and farms listed with us and in other ways guiding them to locate good sound propositions, and while statistics are not available to indicate the results obtained from these interviews and the information given, yet there is no doubt but what this has been of great help to hundreds of settlers, and of considerable assistance to ourselves in disposing of their cases.

The following is a summary of the work of this department:—

|  |       |
|--|-------|
| Number of listings received.. . . .              | 4,540 |
| Number applied for.. . . .                       | 974   |
| Number bought.. . . .                            | 648   |
| The average reduction in price, \$4.50 per acre. |       |

The average reduction in price—\$4.50 per acre.

### AVERAGE PRICE PER ACRE

|  |            |
|--|------------|
| Average acreage of land purchased, per settler . . . . . (acres) | 200        |
| Average price per acre.. . . .                                   | \$18 00    |
| Total acreage purchased.. . . .                                  | 359,437-34 |
| Total number of land inspections made . . . . (quarter-sections) | 6,270      |

### LOANS

|  |            |
|--|------------|
| General average loan per settler.. . . . | \$4,880 53 |
| Average per settler of total loans on—   |            |
| (a) Purchased land.. . . .               | 5,643 79   |
| (b) Privately owned land.. . . .         | 3,744 41   |
| (c) Dominion land.. . . .                | 1,972 37   |

### STOCK AND EQUIPMENT PURCHASES

Figures are not available prior to April 1, 1919, but the following statement indicates stock and equipment purchases by the board at this office between April 1, 1919, and December 31, prices paid and saving effected on equipment.

*Live stock purchased between April 1, 1919, and December 31, 1920*

|                 | No.    | Total Cost   | Average |
|-----------------|--------|--------------|---------|
| Horses.. . . .  | 6,358  | \$958,857 12 | 150 81  |
| Cows.. . . .    | 5,706  | 479,411 17   | 84 02   |
| Cattle.. . . .  | 4,410  | 175,217 06   | 39 73   |
| Sheep.. . . .   | 1,435  | 16,648 90    | 11 60   |
| Swine.. . . .   | 842    | 14,983 89    | 17 79   |
| Poultry.. . . . | 13,265 | 12,299 97    | 0 91    |

## SOLDIER SETTLEMENT ON THE LAND

### Equipment

|                                  |                |
|----------------------------------|----------------|
| Total cost.. . . .               | \$1,872,184 41 |
| Saving over retail price.. . . . | 118,302 35     |

Considering the prevailing market values of live stock in the Calgary district between April 1, 1919, and December 31, 1920, the live stock purchased for settlers in this district have been purchased at a price well within the ruling market price for the period.

### SETTLERS IN TRAINING

In the summer of 1919, more applications were received from farmers who wished to obtain help than could be filled by this office, while during the winter of 1919 and 1920, little difficulty was experienced in placing prospective settlers in training. There were therefore few men sent to the St. Eloi Training Centre which had been established at Crossfield.

Applicants who had been training under the supervision of the board during the season of 1919, and who had made good use of their time, were given the opportunity of taking a three months' course during the winter months at the Vermilion Agricultural School. A large percentage took advantage of this and no doubt the knowledge gained there has proved of great advantage to them.

During the past season we were fortunate in being able to secure employment for all the applicants who were advised to take training. This, however, is not the case at the present time, and it has been exceedingly difficult to place men for the winter, who have been training all summer. This, no doubt, is due to the fall in the prices of all grains and also of cattle, as farmers who had promised to employ some of our men all winter have had to dispense with their services.

Field supervisors are instructed to visit all settlers in training at least once a month.

The following statistics will give some idea of the work done by the Training Branch of this office:—

|   |            |
|---|------------|
| Allowances paid to settlers in training.. . . . | \$8,556 36 |
| Number of settlers trained.. . . .              | 218        |
| Number of settlers in training.. . . .          | 62         |

### SUPERVISION OF OPERATIONS

In the early stages of field supervision work the time of the field man was required to look after the supervision of purchases and the handling of special cases on instructions from the district office. Owing to the pressure of work, field supervisors had to keep going practically night and day in order to keep their work from piling up on them.

At the present time quite a large percentage of our settlers are equipped and have their farming operations well launched, and with this stage at hand, the field men get in some good constructive work in helping the settler who is not sure of himself (I would say 40 per cent of our settlers are in this class) to formulate a farm management policy for his particular proposition. Our field men are essentially practical agriculturists who are familiar with local conditions and by discussing farm operations with their settlers they endeavour to get each farm on a sound, economic, paying basis. This I may state is in some instances a rather difficult task, but the good work done by field men in this connection cannot be over-estimated.

*Bookkeeping.*—The field men endeavour to impress upon the settlers the importance of keeping some system of farm accounts. For the more or less technically educated settler the large S.S.B. Farm Book-keeping book is available, but for an average settler the Commission of Conservation Farm Book-keeping book serves the purpose very well. The effect of the field supervisors' efforts in this connection is

## DISTRICT OFFICE STATEMENTS

indicated by the fact that there is a very small percentage of our settlers who are not at least keeping account of receipts and expenditures, while a number of the settlers have a fairly efficient system of cost accounting. While figures are not available, I would venture the statement that the most of the book-keeping done in the average agricultural community of southern Alberta is done by soldier settlers.

*Co-operative Effort.*—In the formation of live stock associations and in extension work, generally, this office has experienced the hearty co-operation of the Provincial and Dominion Departments of Agriculture. The Dominion Live Stock Branch in many instances have extended their regulations to the limit in order that our settlers might have the services of pure-bred sires for their flocks and herds.

Nearly every rural centre in southern Alberta has a U.F.A. local, and settlers are encouraged by the field supervisors to join these clubs in order to enjoy the advantages accruing from the co-operative marketing of live stock and produce, etc., and the co-operative buying of such equipment as fence-posts, feed, etc. Generally speaking soldier settlement is not dense enough to permit the successful operation of co-operative organizations composed entirely of soldier settlers.

|  |        |
|--|--------|
| Number of visits to established settlers.. . . . | 17,581 |
| Number of visits to settlers in training.. . . . | 474    |

### COLLECTIONS

Total collections as at the 31st of December amount to 47.22 per cent of the amount due, and while this is smaller than was anticipated yet it is found that our collections compare favourably with those of the large loan and farm machinery companies, who have for years made a specialty of their collection departments, and in view of the exceptional conditions which have prevailed throughout the west, settlers have met their re-payments as far as possible.

### ADJUSTMENTS

By reason of close supervision a great saving in final adjustments has been made in settlers who for various reasons have had to leave their farms. Statistics referring to adjustment cases herewith:—

|  |             |
|--|-------------|
| Number completed.. . . .   | 18          |
| Amount invested.. . . .  | \$85,085 91 |
| Amount realized.. . . .  | \$7,155 50  |
| Number of cases incomplete.. . . .   | 81          |
| Reasons for failures summarized—   |             |
| Death of settler.. . . .   | 9           |
| Domestic trouble.. . . .   | 15          |
| Abandonment.. . . .  | 25          |
| Non-residence.. . . .  | 11          |
| Discouragement (personal request from settler to sign quit claim deed) . . . . . | 14          |
| Ill-health (precluding further farming).. . . .                                  | 17          |
| Inexperience.. . . .   | 4           |
| Insane.. . . .   | 2           |
| Fraudulent action.. . . .  | 2           |
| Total.. . . .  | 99          |

### HOME BRANCH

The Home Branch was organized in this office on January 26, 1920, at which date all married settlers were circularized advising them of the inauguration of this department and the purpose for which it was organized.

During the winter months the work was mostly done by correspondence. Bulletins were sent out on such subjects as: care of the baby, poultry raising, canning, curing

meats, butter making, soap making, washing fluid, softening water, sugar saving recipes, bread making, packing eggs and salting vegetables.

Advice has also been given upon gardening, home decorations, finishing woodwork, pensions, gratuity, hospital arrangements, and organizing of schools.

Other assistance rendered to settlers and their families has been making arrangements for women to come to Calgary for treatment or operations in the Mount View Sanitarium.

Mothers' pensions have been obtained for three widows of settlers.

In co-operation with the Department of Education schools have been established in two districts.



#### INSTRUCTION IN BUTTER MAKING

The accompanying cut illustrates the practical course in butter making at the convention of soldier settlers' wives held at Red Deer, Alta.

From Public Health Department, Regina, 100 baby pamphlets; from Extension Department, Manitoba, 75 cook books; from Ogilvie Flour Company, 12 English and French cook books, and other necessary bulletins from the Provincial and Dominion Publication Branches.

|  |       |
|--|-------|
| Number of visits to settlers' home.. . . .           | 644   |
| Total number of settlers visited in hospital.. . . . | 68    |
| Mileage by rail.. . . .                              | 5,887 |
| Mileage by car.. . . .                               | 7,574 |

The assistance of this department is being thoroughly appreciated by the settlers and their families, as is evidenced from the following extract taken from one of many similar letters:—



## DISTRICT OFFICE STATEMENTS

"Through your kind offices, I have received quite a lot of bulletins, giving me very useful information, that will be invaluable to me in the daily routine of farm work, and I write this note to show my appreciation of the work you are doing and the help you are giving."

### LEGAL DEPARTMENT

It is estimated that since the inception of this department, a saving to the public in registration fees has been effected to the extent of approximately \$16,000, by reason of the policy adopted, which requires the vendor of land to the board to pay the registration fees on the transfer to the board. This estimate is based on an average transfer fee on purchases of \$10, and I am sure this figure is a very conservative one.

### GENERAL CONDITIONS IN DISTRICT

General conditions in this district are very fair. No part can be described as flourishing at the present, but on the other hand no part of it is suffering from want. This is largely owing to the fall in prices of grain, stock and other products. Farmers are holding their grain for an increase, and money is not circulating as it would had the grain been disposed of. General conditions throughout the district are better than they were a year ago in spite of higher prices obtained at that time.

There has been throughout the past year, a gradual readjustment in all directions, and from the settler's point of view, although he may be temporarily hard up for cash, he can face the winter with abundance of feed, and assurance that his stock are not going to suffer, which in several localities he was not able to do last year.

The open winter has enabled a great amount of fall ploughing to be done, and in all the general conditions in this district may be described as extremely favourable and we can look forward with confidence to 1921.

### GENERAL PROGRESS BY SETTLERS

The general progress of established settlers is satisfactory, and while those who had an average crop have not realized as much revenue as anticipated owing to the fall prices, yet with an anticipated decrease in the cost of operation and with an average crop next year the majority of settlers will be in a sound financial position as our oldest settlers now have all the equipment they need, and will also have the advantage of increased acreage in crop.

The attached statistical statement shows the progress which has been made in bringing additional land under cultivation.

### NEW TRACTS OPENED

*Pope Lease.*—The most important of these is the "Pope Lease" in townships 29, ranges 21 and 22.

The Pope Lease lands were practically all bought at the sale held in the Calgary office, and all applicants were satisfied with the locations they received by ballot. Considerable publicity had been given this land and great interest was taken in its disposal by both civilians and soldier settlers. The land is well situated and soil is good. Farmers established in the vicinity were particularly anxious to secure entry for these lands and as it was sold to soldier settlers at a reasonable price the prospects for them to meet their indebtedness to the board and become established farmers are excellent.

The transportation facilities have improved since this land was sold to our settlers. At that time the distance from a railway was thirteen miles from the

western boundary and eight miles from the eastern boundary; since then the Canadian Pacific Railway have been constructing an extension, which runs parallel to and almost touches the south boundary, which when completed should place all our settlers within six miles of transportation.

This settlement may be regarded as an ideal one from the board's point of view, fulfilling as it does the best requirements of settlement, and taken up by a class of men from whom the board is justified in expecting the best results. These men waited a long time for the final disposition of this land. The majority of them knew the locality well before the war, and they constitute the best type of soldier settlers, being young and experienced, and showing by their determination to take up raw land that they are far sighted and prepared for hard work. This settlement by its success will fulfil the basic principle of the soldier settlement scheme, which is greater production from the development of raw land.

Every encouragement in the way of practical concessions is given these men by the board and they have every opportunity of making a success of their farming operations. The majority of them have been hard at work this year, and the following is a summary in brief of the cultivation done and the improvements made by the eighty-two settlers.

|                     |               |
|---------------------|---------------|
| Total breaking..... | 2,631.5 acres |
| Building.....       | \$17,010 00   |
| Fencing.....        | 2,605 00      |

*Estey Estate.*—The property known as the Estey Estate, purchased en bloc by the board, was divided into suitable units and sold to soldier settlers in 1919, with the exception of some 400 acres adjoining the farmstead which was reserved as a training farm for students. Some of the lands sold were already under crop but the majority were unimproved.

These parcels on which crops were growing did not show to advantage at the time as climatic conditions were against crop production that year, and it was not until early fall that the country got sufficient rain to restart the growth; after this rain, however, a good crop of green feed was obtained by those settlers who had been fortunate in acquiring improved parcels on which crops were growing.

In consequence of the high price of lumber, feed and all stock and implements necessary for them to get a start, their loans did not procure for them the advantage which under other circumstances might have been expected.

In spite of these drawbacks, these settlers are making good progress. Their buildings are a credit to any community. They each have brought from thirty to fifty acres under cultivation and are going strongly into dairying; the majority of them have taken advantage of the "Alberta Cow Bill" Act and have each procured from four to six head of milch stock in addition to those purchased through the board, and are now shipping cream and raising hogs and poultry. Too much cannot be expected of them for the first two years as lack of private funds meant that they had to live from "hand to mouth" for the first year. This was perhaps their most serious handicap.

This part of the province is a strictly mixed farming area, water is easy to get, several springs are on this property and others in close proximity, and the growth of forage crops and pasture is good. The fact that these settlers are within easy distance of a city the size of Calgary provides them with a good market for all dairy and poultry products; this gives them a decided advantage. Several creameries are to be found within a radius of twenty miles and their products can be shipped from a central point adjacent to their location where the products of the district are collected and hauled for a nominal tariff to the railway or to the creameries.

The prospects for their future success are good and at the end of 1920, these settlers are able to sit back and take their breath, and survey their work to date

# DISTRICT OFFICE STATEMENTS

with some degree of satisfaction. They and we realize that while their returns are not of such a spectacular nature as those on grain growing areas, nevertheless, a good income is now practically assured.

## CROP FAILURES AND WEATHER CONDITIONS

Total failure of crop due to drought has been experienced this year in districts bounded by the international boundary, and east of range 24, north to township 7, east to range 23, and north to township 26, territory bounded east by the Saskatchewan boundary; this condition has been experienced during the last three years.

Partial crop failure has been experienced in all territory west of the above district, and south of township 13; this condition has prevailed in this district for the last three years.

The territory bounded by the Saskatchewan boundary on the east and township 37 on the north, on the west by range 16, south to approximately township 25, and following the line east to Sullivan lake, and from there south to township 26, obtained this year an average yield for wheat of ten bushels per acre.

The balance of the territory in the Calgary District with the exception of those settlers who have taken up land west of range 4, west of the 5th, had fair returns this year, at least fifty per cent over 1919 crop, and equal to 1917 and 1918. That territory west of range 4, west of the 5th, produces little else but feed and that being oats only, this district being principally adapted to ranching and stock raising.

## FARM STATISTICS, 1920

|   |         |
|---|---------|
| Total number of established settlers.. . . .  | 2,185   |
| Total area of farms.. . . . acres   | 492,363 |
| Area new land broken up since establishment.. . . .   | 44,554  |
| Area cleared permanent pasture or prairie (land not in scheme of rotation but capable of being brought under regular cultivation).. . . . | 314,377 |
| Area bush land, etc., that can be cleared and brought under plough.. . . .  | 23,155  |

## Estimated Total Production and Value of Field, Orchard and Garden Crops

|                                    | Acres   | Estimated   | Estimated      |
|------------------------------------|---------|-------------|----------------|
|                                    |         | Total Yield | Selling Value  |
| Wheat.. . . .                      | 42,776  | 641,642     | \$1,026,627 20 |
| Oats.. . . .                       | 33,702  | 1,179,579   | 471,831 60     |
| Barley.. . . .                     | 5,771   | 115,419     | 80,793 30      |
| Rye.. . . .                        | 1,279   | 31,999      | 28,799 10      |
| Flax.. . . .                       | 1,372   | 12,341      | 24,682 00      |
|                                    |         | Tons        |                |
| Green feed (weight green).. . . .  | 5,392   | 16,178      | 323,560 00     |
| Hay.. . . .                        | 35,177  | 43,972      | 659,580 00     |
| Sunflowers.. . . .                 | 100     | 1,600       | 8,000 00       |
|                                    |         | Bush.       |                |
| Potatoes.. . . .                   | 110     | 22,000      | 16,500 00      |
| Other vegetables.. . . .           | 100     | 2,000       | 2,000 00       |
| Summer-fallow.. . . .              | 25,150  | .....       | .....          |
| Total area under cultivation.. . . | 150,929 | .....       | \$2,642,373 20 |

## Estimated Quantities of Live Stock in Possession of Settlers

| Kind of Stock                            | No.    | Kind of Stock           | No.   |
|--|--------|-------------------------|-------|
| Horses.. . . .                           | 12,012 | Swine.. . . .           | 4,500 |
| Beef cattle.. . . .                      | 9,151  | Sheep and goats.. . . . | 3,500 |
| Dairy cattle.. . . .                     | 7,487  | Poultry.. . . .         | 9,400 |
| Total settled on improved land.. . . .   |        |                         | 1,665 |
| Total settled on unimproved land.. . . . |        |                         | 703   |

## VERNON DISTRICT, B.C.

STATISTICS TO MARCH 31, 1921

## LOANS

|  |             |
|--|-------------|
| Total number of settlers to whom loans granted.. . . . | 939         |
| Total amount of loans granted.. . . .                  | \$4,069,585 |
| Number of settlers                                     | Amount      |
| 79 on Dominion land.. . . .                            | \$ 134,982  |
| 123 on privately-owned lands.. . . .                   | 288,026     |
| 737 on purchased lands.. . . .                         | 3,646,577   |
| Total.. . . .  | \$4,069,585 |
| Total loans for purchase of land.. . . .               | \$2,407,748 |
| “ “ “ removal of encumbrances.. . . .                  | 132,524     |
| “ “ “ permanent improvements.. . . .                   | 639,428     |
| “ “ “ stock and equipment.. . . .                      | 889,885     |
| Total.. . . .  | \$4,069,585 |

## QUALIFICATION

|   |     |
|---|-----|
| Total number of applicants qualified.. . . .        | 320 |
| “ “ “ “ disqualified.. . . .                        | 89  |
| “ “ “ “ in abeyance, recommended for training.. . . | 125 |
| “ “ “ “ disposed of.. . . .                         | 534 |

REPORT BY DISTRICT SUPERINTENDENT, C. CHALMERS JOHNSTONE,  
TO DECEMBER 31, 1920

## EXTENT OF OPERATIONS

The Vernon District, with office in the city of Vernon, B.C., was for administrative purposes, cut away from Vancouver District on the 16th March, 1920, and comprises practically the whole of the Dry Belt, taking in as it does, the Ashcroft, Kamloops, Nicola, Okanagan, Salmon Arm Districts, together with the East and West Kootenays and the area of the North Thompson river, an area of approximately 50,000 square miles.

This in mountainous districts such as the two Kootenays, with scattered areas of fertile land fit for settlement and with only third rate railroad and steamer service, means high costs in land inspections and field supervision staff. In the more compact and settled Okanagan District, the absolute necessity of a plentiful supply of water for irrigation purposes, combined with the complicated and unsatisfactory condition into which many of the big land corporations have allowed their water affairs to fall, made a very careful examination of actual water supplies as well as records and lands necessary. This raised considerably the first cost of inspection, and necessitated hard and continuous work on the part of the district solicitor and his staff.

As the result of the board's stand on this subject in the district, and the work of the district solicitor, the Keremeos Land Company has amended its water agreement to meet our views. Several districts have formed, or are about to form, themselves into water municipalities under the Provincial Act. This situation, while considerably improved, will still need careful watching and handling, and the three inspectors still retained, are, during the winter months, in addition to assisting the field supervision staff, used for investigating various questions in regard to the water question in the Kamloops, Okanagan and Kootenay Districts.



## DISTRICT OFFICE STATEMENTS

### QUALIFICATION

Approximately 10 per cent of applicants were found to be disqualified.

Approximately 25 per cent of applicants were recommended for training and in abeyance.

Approximately 65 per cent of applicants were found to be qualified.

### LANDS, INSPECTION AND APPRAISAL

When this district was taken over from the Vancouver administration last March, seeding operations were on, and it was found that a very large number of applications were outstanding with very few inspectors in proportion to the need and that further applications were being received every day. The staff of inspectors was therefore augmented until for a short period the maximum number employed was twelve; of these four were employed by the day. As soon as the situation became more normal, the number was reduced from time to time.

Three appraisers in this district are at present retained in the service.

It is probable that the interior of British Columbia owing to varied soils, climatic conditions, dry and moist localities, and varieties of farming pursued, is the most difficult part of the whole Dominion to appraise from a soldier settlement point of view. An inspector, to do the best work, must shut his eyes to the residential, speculative, and scenic advantages, paying attention chiefly to the productiveness of the soil and the marketing facilities. Incidental also to the task of appraising is the work of examining water supply, water records, and the interviewing of various municipal and Government officials who have the supervision of these matters. In addition in the Okanagan and Salmon Arm Districts, an appraiser should be an expert horticulturist, able to diagnose correctly the condition and diseases of fruit trees as well as being able to fulfil the other foregoing requirements, and the board is fortunate in the past season in having had two such men, namely H. H. Creese and H. S. Atkinson, in the service.

The policy of our Loan Board in offering reduced prices for land in many cases is more than justified when it is shown that approximately 5 per cent saving was effected, the actual figures being:—

|                  |           |
|------------------|-----------|
| Price asked..... | \$575,410 |
| Price paid.....  | 550,301   |

Total acreage purchased in the past season amounts to 15,444.43 acres, at an average price of \$33.68 per acre, and averaging 88.25 acres to the settler.

### LOANS

|                                       |            |
|---------------------------------------|------------|
| General average loan per settler..... | \$3,830 95 |
| Average per settler of total loan on— |            |
| (a) Purchased land.....               | 4,453 96   |
| (b) Privately-owned land.....         | 2,161 94   |
| (c) Dominion lands.....               | 1,288 80   |

### STOCK

The total purchases in stock and the average per head is indicated by table undernoted:—

#### DISBURSEMENTS FROM MARCH, 1920, TO DECEMBER 14, 1920

| Stock                    | Number | Disbursements | Average  |
|--------------------------|--------|---------------|----------|
| Horses.....              | 384    | \$60,830 00   | \$158 41 |
| Milch cows.....          | 498    | 53,977 00     | 108 38   |
| Other cattle.....        | 265    | 9,852 77      | 37 18    |
| Sheep.....               | 388    | 5,511 00      | 14 20    |
| Swine.....               | 121    | 2,035 15      | 16 81    |
| Poultry.....             | 2,377  | 2,177 60      | 0 91     |
| Total disbursements..... |        | \$134,383 52  |          |

## SOLDIER SETTLEMENT ON THE LAND

It is not possible to give amount saved in purchase of stock as in all cases except purchase of going concerns, bargaining is conducted verbally by the Field Supervisors, and only the actual price paid recorded. Five per cent on above figures or approximately \$6,500 would be a conservative estimate of the saving effected.

### SUPERVISION OF SETTLERS IN TRAINING

There is no training centre in this district. All applicants for an institutional course are transferred to the Matsqui Training Farm in the Vancouver District.

Applicants for practical courses have been placed with farmers on properties which represent as nearly as possible the type of farm for which the applicant will ultimately apply.

Very few of our men in training have yet come forward for qualification, but on the completion of one year, the minimum practical course, a very considerable number of the sixty-eight men now in training will be eligible.

There are at present twelve settlers in training who are in receipt of training allowances. These men were placed with farmers by the board and are also in receipt of small salary.

Winter employment on fruit farms in this district is extremely difficult to obtain. With the opening of next spring, however, there will be the usual demand for farm labour.

A minimum training of one year is required and after April, 1921, a very considerable number of cases deferred will come forward for qualification.

By employing only practical and experienced supervisors the great majority of our settlers have benefited by their advice in farm management and marketing. Settlers are encouraged to join the local farmers' institute and to follow closely new developments especially when applicable to the local district.

The board has secured an arrangement with the Provincial Department of Agriculture in this district, whereby our settlers receive special benefits in winter schools of agriculture and horticulture. A large number of settlers and men in training are in attendance.

|   |       |
|---|-------|
| Initial visits to settlers.. . . .                        | 808   |
| Routine visits of inspection and special reports:.. . . . | 5,653 |

### ADJUSTMENTS

|  |    |
|--|----|
| Total number of cases in hand.. . . .              | 55 |
| Of these there are completed .. . . .              | 7  |
| Incomplete.. . . .                                 | 44 |
| Pending.. . . .                                    | 4  |
| In 23 cases 10 per cent was paid.                  |    |
| In 22 cases 10 per cent was waived.                |    |
| In 10 cases 10 per cent not required (free lands). |    |

#### In the seven completed cases—

|                            |             |
|----------------------------|-------------|
| Total invested was.. . . . | \$28,514 47 |
| Total realized was.. . . . | 26,642 17   |

|                    |             |
|--------------------|-------------|
| Gross loss.. . . . | \$ 1,872 30 |
|--------------------|-------------|

This loss is represented by three cases and if we deduct interest thereon amounting to \$429.76 we have a net loss of \$1,442.54, giving an average loss per case of \$206.08. The greater part amounting to \$1,181.21 was incurred in one case and was caused by the dishonesty of a settler, who, during the winter of 1919-20, sold most of his stock and absconded with the proceeds.

Of the forty-four incomplete cases seven are simply matters of transfer from present settler to others. Reasons for failure are: Ill-health; domestic troubles; abandonment; bad judgment in selection of land by settlers combined with careless incompetent inspections by appraisers, whereby lands were acquired on which it is impossible for men to make a living and comply with the Act.

## DISTRICT OFFICE STATEMENTS

### HOME BRANCH

The Home Branch has been actively established in this district only a short period, but the work is progressing well and is undoubtedly of great educational value among certain classes of settlers' wives. Short courses at various centres have been and are being given in domestic science, preserving fruits, vegetables, and meats, etc., while the officials co-operate with recognized established bodies such as the Woman's Institute and I.O.D.E., etc., in recognized cases needing relief.

Successful and beneficial co-operation is also carried on with the Returned Soldiers' Commission, Patriotic Society and S.C.R., under the able administration and direction of the Provincial Director, Mrs. A. L. Gordon.

### LEGAL BRANCH

The establishment of this branch has undoubtedly been a great factor in establishing the settler on the land with the least possible delay and expense, as compared with the old system of employing outside lawyers who generally treated the board's work as to be done in spare moments.

In this district also it is invaluable in connection with the searching and establishing of water records, a most important work which previously was apparently greatly neglected, and in connection with this it is pointed out that before averaging the cost per loan, a certain sum should be deducted in order to allow for such work as this, a great deal of which is incidental to lands purchased before this district office was opened.

At the present time the district solicitor has his office in Vernon with a sub-office at Kamloops, the point of registry, it being found that under this arrangement the district solicitor is more available not only to the district superintendent when required, but also to settlers and intending settlers requiring advice and assistance.

### GENERAL CONDITIONS

This district organization has no features to distinguish it from other similar district organizations, with the possible exception that, from inception, the Loan Advisory Committee has been composed of district officials, who it may be noted, have a good practical working knowledge of the area under their administration.

It may also be noted that every man serving in the Vernon office at the present time, served in the front line in France and Belgium, and that many of them bear the scars and disabilities resulting from that service.

One thousand acres of land has been cleared and brought under cultivation.

*Staple Crops.*—Approximate figures are given on conservative basis: 2,000 tons of hay, 1,000 tons of potatoes, 2,800 bushels of grains (various), 160,000 boxes of tree fruits, 8,216 tons of onions and field roots, 400 tons of tomatoes.

Value estimated on December market conditions, \$570,768.

### QUANTITY AND VALUE OF LIVE STOCK

|             | Horses  | Cattle   | Swine    | Sheep   | Poultry |
|-------------|---------|----------|----------|---------|---------|
| Number..... | 108     | 554      | 1,090    | 208     | 2,037   |
| Value.....  | \$5,425 | \$13,850 | \$10,400 | \$2,080 | \$814   |

Exact figures are not available but the above may be considered conservative.

### REPAYMENTS

It is noted that of 595 settlers with payments due 234 paid in full while 105 made payments on account and some further payments are still expected; while this, after taking into consideration the adverse conditions of 1920, is considered good and while

## SOLDIER SETTLEMENT ON THE LAND

present indications point to the present year as likely to be a prosperous one, it is pointed out that this year will practically be the first one in which stock and equipment repayments combine with land repayments, and undoubtedly this will be the testing point.

Further, when it is remembered that many settlers will also have arrears from 1920 to pay, it is considered that a serious situation may arise, which will have to be met. Settlers with good crops in their orchards will most probably meet their obligations, but it is by no means certain that general and mixed farmers will be in as good a position and it is suggested that, if feasible, some arrangement should be made, whereby a settler in such circumstances might pay his land interest only, together with his stock and equipment repayment.

### VANCOUVER DISTRICT, B.C.

STATISTICS TO MARCH 31, 1921

#### LOANS

| Total number of settlers to whom loans granted.. . . . |                                     | 11,407         |
|--|-------------------------------------|----------------|
| Total amount of loans granted.. . . .                  |                                     | \$6,333,928 21 |
| No. of Settlers  |                                     | Amount         |
| 10   | on Dominion lands.. . . .           | \$ 12,871 80   |
| 153  | on privately owned lands.. . . .    | 309,019 49     |
| 1,244  | on purchased lands.. . . .          | 6,012,036 92   |
| 1,407  | Total.. . . .                       | \$6,333,928 21 |
| Total loans for purchase of land.. . . .               |                                     | \$3,669,831 01 |
| "  | " " removal of encumbrances.. . . . | 86,663 79      |
| "  | " " permanent improvements.. . . .  | 943,935 38     |
| "  | " " stock and equipment.. . . .     | 1,633,498 03   |
| Total.. . . .  |                                     | \$6,333,928 21 |

#### QUALIFICATION

|   |       |
|---|-------|
| Total number of applicants qualified.. . . .                            | 4,036 |
| Total number of applicants disqualified.. . . .                         | 1,559 |
| Total number of applicants in abeyance recommended for training.. . . . | 853   |
| Total number of applicants disposed of.. . . .                          | 6,448 |

### REPORT BY DISTRICT SUPERINTENDENT, F. C. BROWN, TO DECEMBER 31, 1920

This office was opened on February 25, 1919, previous to which the work for the entire province of British Columbia was conducted from Victoria. From the date the Vancouver office was opened until March 18, 1920, the board's business for the entire mainland of British Columbia was handled through this office.

Six hundred and sixty-two files were transferred to the Vernon District office on March 18, 1920, disbursements in respect to which at that time amounted to \$2,115,181.73.

#### LANDS

The number of appraisers employed when work was at its maximum this year was twenty-seven. This number includes those employed in the Vernon District prior to March. Provincial and Dominion Crown agents, who acted for the board in isolated districts, are included in this total.



## DISTRICT OFFICE STATEMENTS

---

The number now employed is five, three of whom are on a yearly salary, the others being paid by the day only when employed.

### INSPECTION AND APPRAISAL

The total number of inspections made this year in the Vancouver office district is 2,082. This number includes many inspections of properties listed with the board regarding which information was required for the benefit of men seeking land.

Owing to the difficulty of procuring suitable lands in British Columbia which come within the prices soldier settlers can afford to pay, it is often necessary to inspect anywhere from one to four or more properties before the applicant is suitably settled. This involves more time and expense, especially in the Fraser valley, than possibly in any other district in Canada.

Every effort is made to safeguard the interest of settlers in the purchase of land through intelligent, trained land appraisers and supervisors, and in securing reductions in prices where properties are found suitable.

When the board first commenced its operations, there had been but few sales or exchanges of farming land for several years owing to the war. There was, therefore, no definite standard of prices. This made it difficult to deal intelligently with values.

With the records we now have, together with our map system, over-valuations will rarely occur. When our appraisers' reports are received, we immediately compare the valuation given with the price we have paid for adjoining or similar properties, and have thus compiled a standard of valuations and prices in the different districts in which our settlers are locating. Our present appraisers too have had an extensive experience and are conversant with prices and conditions throughout our territory.

One special feature that we have put in practice in this office is the arrangement we now have for the field supervisors to send in a report on the property applied for, which report is considered along with the appraiser's report. As the field supervisor is working permanently in a definite district, or area, he is more in touch with local conditions and the history of the farm lands generally than the appraiser, who only visits the district when an inspection is requested. This double check ensures us that the interests and security of both the settler and the board are properly safeguarded. It is perhaps the best step we have taken to satisfy ourselves that the property to be acquired is a suitable one.

The number of loans refused during 1920 may, in a measure, be indicated by the amount of ten per cent deposits which were returned to applicants, the amount being \$66,957.78. This represents actual cash deposits with the board with the settlers' applications, and which was returned as the properties were unsuitable.

### PRICE REDUCTIONS

As no accurate records have been kept from the beginning, it is not possible to give a correct statement of the amount of money saved through our efforts in obtaining reductions in prices of land. The amount, however, has been considerable and is estimated in excess of \$200,000 on total purchases of land alone, exclusive of buildings, of \$2,890,537.

The fact that a large number of settlers have already sold out at a considerable advance over the purchase price, and that many have been offered attractive prices for properties acquired through the board, indicates that on the whole the interests of the settlers in the matter of land purchase have been safeguarded. I find very few settlers who are not satisfied with their purchases, and who do not consider their properties worth more than what they paid.

## SOLDIER SETTLEMENT ON THE LAND

### LOANS

The total number of original loans granted to settlers in the Fraser valley and central British Columbia, which comes under the jurisdiction of this office, is 1,748.

The total number of original loans granted through this office since the commencement of operations is 2,410.

|   |       |
|---|-------|
| Of this number there are active at the present time.. . . . | 1,343 |
| Loans cancelled.. . . .                                     | 236   |
| Struck off settlers' strength (adjustment).. . . .          | 74    |
| Loans approved, but documents not yet completed.. . . .     | 60    |
| Loans repaid.. . . .  | 35    |
| Loans transferred to Vernon.. . . .                         | 662   |
|   | 2,410 |

### TOTAL ACREAGE

The total acreage purchased for these settlers is 63,919 acres.

Of this amount it is estimated that 19,614 acres are cleared, and 44,305 acres uncleared. The cleared land represents cultivated land, pasture, meadow and unbroken land, the majority of which can be brought under cultivation.

### AVERAGE ACREAGE

The average acreage acquired by each settler is 52.8 acres.

Because of the great difference in the territory covered, this average may be divided and shown:—

|  | Acres |
|--|-------|
| Average acreage acquired by each settler in the Fraser valley..              | 29.4  |
| Average acreage acquired by each settler in the Coast district..             | 77    |
| Average acreage acquired by each settler in Central British Columbia.. . . . | 172   |

### Average Prices Paid

|   |         |
|---|---------|
| Average price paid per acre throughout the territory.. . . .    | \$45 20 |
| Average price paid per acre in Fraser valley.. . . .            | 92 45   |
| Average price paid per acre in Coast District.. . . .           | 20 80   |
| Average price paid per acre in central British Columbia.. . . . | 13 00   |

These amounts represent the price paid for land alone, and do not include buildings that were on improved properties at the time of purchase.

### LOANS

General average loan per settler is \$4,214.

Average per settler of total loan on:—

|                                    |            |
|------------------------------------|------------|
| (a) Purchased land.. . . .         | \$4,578 00 |
| (b) Privately owned land.. . . .   | 2,243 00   |
| (c) Dominion land.. . . .          | 2,060 00   |
| Number of original loans.. . . .   | 2,410      |
| Number of additional loans.. . . . | 654        |

These figures include loans transferred to Vernon District office in March, 1920.

### AGRICULTURAL SUPERVISION

A good deal has been accomplished in obtaining reduced prices on all equipment and building supplies. The majority of the wholesale hardware dealers, as well as the lumber companies, have given liberal discounts and it is estimated that in lumber alone a saving of at least ten per cent has been made. The total estimated saving on purchases made through this office is \$47,088.08. This saving applies to equipment only, as no records have been kept of savings effected in the purchase of stock.

# DISTRICT OFFICE STATEMENTS

The total number of live stock purchased is as follows:—

| Description            | Number | Cost         | Average price paid |
|------------------------|--------|--------------|--------------------|
| Horses.. . . . .       | 1,510  | \$231,860 80 | 153.55             |
| Milch cows.. . . . .   | 2,550  | 296,910 51   | 116.43             |
| Other cattle.. . . . . | 1,269  | 76,989 83    | 60.67              |
| Sheep.. . . . .        | 666    | 10,903 25    | 16.37              |
| Swine.. . . . .        | 1,268  | 18,139 05    | 14.30              |
| Poultry.. . . . .      | 59,171 | 47,285 39    | .799               |

|  |                |
|--|----------------|
| Total amount expended for purchase of equipment and building materials.. . . . . | \$1,132,222 37 |
| Total saving effected on equipment and building materials.. . .                  | 47,088 08      |

From the above might be deducted the purchases made on account of settlers in the Vernon District who were transferred to the jurisdiction of the Vernon District office in March, 1920.

Total requisitions for stock and equipment passed at this office for 1920.. 11,447

## AGRICULTURAL TRAINING

Apart from the supervision of men in training under the board, the field supervisors visit and report on all men who are in training under the Department of Soldiers' Civil Re-establishment, as these men must eventually appear before our Qualification Committee.

In March, 1919, arrangements were made with the Dominion Experimental Farm, Agassiz, for men to be placed at the farm for training and for regular courses under qualified instructors. The first real training course was commenced there on April 3, 1919, and carried on throughout the entire farming season.

In November, 1919, the board purchased the Hygienic Dairy property at Matsqui in order that ample facilities for training might be available. This farm consists of 480 acres, practically all of which is cleared and under cultivation. On January 3, 1920, a seven-weeks' course, both for men who had had no previous training and for men who had completed a season's work with practical farmers, was commenced; 163 settlers attended these courses at Agassiz and Matsqui, 61 of whom were qualified, 43 transferred to other districts, and 59 disqualified.

We were particularly fortunate in having good instructors, especially during the courses held at Matsqui. Many of our field supervisors have specialized in various subjects and are qualified instructors.

|  |       |
|--|-------|
| Since the commencement of operations here the total number of applicants recommended for training is.. . . . . | 1,076 |
| Number who commenced training.. . . . .  | 397   |
| Number transferred to other districts.. . . . .  | 123   |
| Number who commenced training still remaining in this district..   | 274   |

This number is made up as follows—

|   |    |
|---|----|
| Number qualified.. . . . .                      | 87 |
| Number disqualified.. . . . .                   | 87 |
| Number in abeyance.. . . . .                    | 20 |
| Number still in training with farmers.. . . . . | 80 |

|  |     |
|--|-----|
| Total who commenced training with farmer.. . . . .   | 283 |
| Total who commenced training centre course.. . . . . | 164 |

447

|   |    |
|---|----|
| Less total who had both training with farmer and training centre course.. . . . . | 50 |
|---|----|

|  |     |
|--|-----|
| Less total still in training and in abeyance.. . . . . | 100 |
|--|-----|

|                                     |     |
|-------------------------------------|-----|
| Total finally disposed of.. . . . . | 297 |
|-------------------------------------|-----|

|   |             |
|---|-------------|
| Total pay and allowances for men "with farmer".. . . . .      | \$13,904 78 |
| Total pay and allowances for men at training centre.. . . . . | 5,600 03    |

\$19,504 81

The figures for pay and allowances are as at November 30, 1920.

SUPERVISION OF AGRICULTURAL OPERATIONS

The Federal Emergency Fund of last winter practically made supervision, as required by this office, impossible. This lasted for approximately two months, when the regular work was once more taken up; 673 special visits were made on this account.

The staff of field supervisors was increased to a very great extent in the spring, and general supervision immediately showed signs of improvement. As the summer progressed, the bulk of our established settlers became fairly well equipped with stock and equipment, necessitating much less work in this connection. The same applies to a great extent to permanent improvements under the heading of "Buildings."

Live Stock Clubs for buying are unnecessary in the Fraser valley, but in the central interior and, to some extent, the Cariboo, Provincial Live Stock Clubs have been taken advantage of by our settlers.

These Live Stock Clubs, formed of a minimum of six, are supplied with a buyer by the Provincial Government, who undertakes to fill the orders of the various members of the club, and if the members deem it desirable they may elect a representative to assist him.

Cattle to a great extent have been purchased in Alberta under this system, but it is hoped before long to have more purchases made in the Fraser valley, where better milch stock is available.

Pure bred males are plentiful in the Fraser valley, but the central interior, through the Farmers' Organization has taken advantage of the Dominion offer, and has at present several pure-bred males obtained from this source. This has been done to a great extent through the Farmers' Institutes; nevertheless our settlers are reaping the benefit whether members or not.

Co-operative buying and selling is fostered as much as possible by our field supervisors. The Fraser Valley Milk Producers' Association fills this need in the Fraser valley both as to the sale of dairy products and the co-operative purchase of feed, while the Central Interior Co-operative is doing the necessary work in this connection in their particular district.

Buying among settlers has been encouraged and at the present time we have lists compiled from the various supervisors showing where small fruits can be obtained from soldier settlers. These lists are in the hands of every field supervisor in the Fraser valley. The same applies to poultry products, such as hatching eggs and baby chicks.

Co-operation of the Provincial and Dominion Departments of Agriculture, with particular regard to educational work has been followed so far as possible.

We made full use of the provincial departments at our last short course, having had three lecturers from that source to speak frequently in the class room.

The university short courses in the valley, while not frequent in the past, have been made good use of by our soldier settlers.

We are looking forward to further short courses this winter, also pruning demonstrations. The university has agreed to lay special stress on farm management topics as they affect the soldier settlers.

NUMBER OF VISITS TO SETTLERS

The total number of visits to settlers in this district as shown by records is 9,815, made up as follows: 2,014 initial visits and 7,801 other visits.

It is not possible to give the exact number, as in the early stages of the board's operations strict account was not kept of all visits; furthermore the supervisors are required to make many visits to settlers in connection with various matters, reports covering which are not forwarded to head office; consequently no official records of these visits are kept. A careful review of the work to-day, however, shows that no less than 17,000 visits have been made to settlers.



# DISTRICT OFFICE STATEMENTS

## COLLECTIONS

Collections to date have really exceeded expectations. In September it was felt that the adverse weather conditions and crop failures throughout the various districts would result in settlers being unable to make any substantial payments on account. In August a complete survey of crop conditions was made and reports indicated that we could expect to collect in excess of sixty per cent of the amounts falling due on October 1.

One thousand and forty-seven settlers had payments of various kinds falling due, the total amounting to \$164,194.03. Up to December 30, 553 of these settlers had paid either in full or in part the amounts due; 196 paying in full. Arrangements have been made for monthly payments from 121 settlers and this number will be considerably increased before spring.

The following will show in detail the amount of money received at this office since October 1, and which represents payments due on October 1 and repayments. These amounts show that the settlers have responded exceedingly well:—

|  |               |           |             |               |
|--|---------------|-----------|-------------|---------------|
| Amount of land payment and broken interest due.. . . . . | \$115,130 83, | collected | \$34,052 90 | 29.5 per cent |
| Seed and feed.. . . . .                                  | 31,182 23,    | "         | 7,486 65    | 24.0 " "      |
| Insurance.. . . . .                                      | 15,559 81,    | "         | 4,103 03    | 26.3 " "      |
| Taxes.. . . . .  | 840 46,       | "         | 274 85      | 32.7 " "      |
| Sundry.. . . . .   | 1,480 70,     | "         | 330 96      | 22.3 " "      |
|  | 164,194 03,   |           | \$46,248 39 |               |

## REPAYMENTS

|   |               |
|---|---------------|
| Repayments land loans.. . . . .           | \$34,012 34   |
| " " stock and equipment in full.. . . . . | 7,838 22      |
| " " " " over 50 per cent.. . . . .        | 382 27        |
| " " " " less than 50 per cent.. . . . .   | 13 40         |
| Total.. . . . .                           | \$88,494 62   |
| Total percentage of collections.. . . . . | 53.9 per cent |

In justice to these settlers, it should be mentioned that about eighty per cent of those having payments due this year in this district have only had one full season on their farms and have, therefore, had little opportunity of placing themselves in a position to meet payments at this time. A very large percentage of men applying for land in 1919 did not become established until after July and in few cases were they able to obtain crops of any value.

## ADJUSTMENTS

|   |             |
|---|-------------|
| The number of completed cases to date is.. . . . .            | 15          |
| This total is made up of 9 salvage cases and 6 transfers.     |             |
| The amount invested in the completed cases was.. . . . .      | \$61,742 43 |
| The amount realized in these cases is.. . . . .               | 62,603 08   |
| Number of salvage cases incomplete.. . . . .                  | 80          |
| Out of these chattels have been disposed of in.. . . . .      | 22 cases    |
| Chattels have been partly disposed of in.. . . . .            | 30 "        |
| No chattels disposed of in.. . . . .                          | 15 "        |
| There was no stock and equipment loan expended in the balance | 13 "        |
|   | 80 "        |

The reasons for failure in eighty-two of the above cases are attributed to the man; in one case to the land; twelve cases due to circumstances beyond the settler's control.

It has been found upon careful investigation that the majority of men who have given up have done so because of their failure to adapt themselves to farm life, or that they were physically unfit to carry on farming operations due to return of

disabilities received on war service. The man who is both physically and mentally unsuited to farming as an occupation is generally advised to give up his undertaking, as he has little chance of ultimate success.

Many farms which have to date reverted to the Board have been resold and there is every reason to believe that our losses through salvage will be small. Many of the properties reverting to the Board are worth considerably more than the amounts paid for them.

There will be quite heavy losses in some cases through depreciation in stock and equipment, but, on the other hand, certain gains will help to offset these.

#### HOME BRANCH

British Columbia was the pioneer province in Home Branch work, and the first instruction given was on a farm seventeen miles from any settlement, and consisted of teaching the young wife of a settler to make bread, but a greater need was found: that of prenatal instruction, which was given and arrangements made to safeguard this young pioneer at the birth of her child, as there did not seem to be much use in teaching her to make bread unless she were likely to live to profit by her lessons. This showed the necessity of instruction and relief going hand in hand, and the many troubles that were encountered in the house to house work brought in a new feature: that of social service.

The first-class instruction was begun at an isolated point on the mainland and proved exceptionally successful, as all work of this kind has been wherever it has been attempted. Such subjects as the curing of meat, making of bread, care of milk, canning of fruits, vegetables and meats, the dressing of chicken, etc., were given. Bulletins and circulars on all these subjects were procured from the various Dominion and Provincial Departments of Agriculture and distributed in the homes of settlers desiring information. Circulars on seasonable subjects were sent out from time to time, as the year advanced. In remote parts, where fish could be had at certain seasons in almost unlimited quantities, bulletins were sent instructing on the pickling and curing of fish by the most modern and approved methods. By such means as these, settlers' resources were very much augmented. It was felt that extended instruction on such subjects as poultry keeping, dairying, horticulture and home economics were especially desirable, and the Home Branch in Vancouver organized a short university course of six weeks, by which fifty women have benefited. This was the means of arousing very much enthusiasm and interest, which is one of the greatest factors in farm success, and each woman who has been fortunate enough to secure such a course of instruction is a valuable citizen in her community. A few of these women came to the class showing a decided distaste for farm work, and more or less for the change and rest, but were infected by the growing enthusiasm and went home with a new outlook on life. They had found a new interest, outside the regular house routine, and would never again despise a dairy, garden or the poultry yard. They had had a glimpse of the scientific side of their cooking and housework and its relation to the well-being of their families and themselves.

The Soldier Settlement Board has no funds with which the Home Branch may relieve matters, but its staff does take counsel with the settler and advises as to the best use of the means which he already has, and, if financial aid is necessary, enlists the co-operation and aid of the various organizations which have for their object the relief of just such cases as have been cited above. The Canadian Patriotic helps in maternity cases or where the bread-winner has been laid aside by illness or accident; also, when the soldier, his wife or family require operations or extended treatment. They deal with soldiers' dependents or with the soldier himself regarded as husband or father. The Returned Soldiers' Aid Commission deals with the man as an individual, and has by timely help enabled many a man to reach his goal of success.

## DISTRICT OFFICE STATEMENTS

It is invaluable when swift action is needed and settlers burned out have received help from the commission twenty-four hours after the disaster was reported. When lives are at stake or an emergency of any sort arises, its help is swift and ready; for real misfortune, over which the settlers can have no control, is the sort of thing of which it takes special cognizance. The Red Cross, I.O.D.E., Navy League, Victorian Order of Nurses and various departments of the Provincial Government have co-operated in giving service of various sorts, as requested by the Home Branch. The Soldiers' Civil Re-establishment takes on the strength, with pay and allowances, all soldiers suffering from a recurrence of their disability occasioned by their military service overseas.

The Home Branch frequently acts as arbitrator in cases of domestic trouble and the different parties aided to come to a wise conclusion by the aid of their dispassionate judgment. One case, which had even reached the police court, was settled satisfactorily in the quiet atmosphere of the Home Branch office, and in three cases home-breakers were deported and forced to confine their operations to the United Kingdom. Cases of T.B. and diabetes have been treated successfully in their own homes; libraries have been secured for isolated districts and, in one case, a soldier who had been discharged without teeth was delighted to find his case taken up by the Home Branch and the missing teeth replaced through their activities.

Social service is a wide subject and in Home Branch work embraces child welfare, prenatal advice and instruction, domestic troubles and problems, the relationship of the settler and his family to the community and to all the institutions which make up our complicated civilization; the Home Branch is an intelligence office, a labour bureau, a clinic, a clearing house, a confessional and a doer of an endless variety of odd jobs; all of which has for its object the well-being of the soldier settler and his family on the farm.

The following financial aid has been procured through the efforts of the Home Branch for settlers in Vancouver district alone:—

|  |                   |
|--|-------------------|
| Canadian Patriotic Fund.. . . .                  | \$1,632 50        |
| B. C. Returned Soldier Commission.. . . .        | 1,291 00          |
| I. O. D. E. Scholarship.. . . .                  | 150 00            |
| Red Cross Society.. . . .                        | 440 00            |
| G. W. V. A. to mentally deranged settler.. . . . | 100 00            |
| Batiste Costume Company.. . . .                  | 88 00             |
| Cream for one settler.. . . .                    | 35 00             |
| Magazines to settlers in hospital.. . . .        | 12 00             |
| French Red Cross.. . . .                         | 150 00            |
| <b>Total.. . . .</b>                             | <b>\$3,898 50</b> |

### GENERAL CONDITIONS

From an agricultural standpoint general conditions throughout the district are not favourable. Partial crop failure places many settlers in difficult positions, as in most cases this was the first full year on their farms and they have payments to meet, and those who are unable to meet them have a pretty heavy load to carry over.

The demoralization of the beef market, prices for which for 1920 show a decline of practically ten cents per pound live weight between the high and low points of the market, in addition to partial crop failure, has done much to make conditions from an agricultural standpoint, still worse.

The settler, who in an ordinary way would not have been overstocked but with a partial, or in some cases, a total loss of hay, has necessitated the sale of much stock, dairy and beef.

With these conditions prevalent throughout the larger portion of our territory, the market for dairy stock is extremely bad. The result has been that many settlers will have to dispose of some of their stock at a much lower price than was paid for it.



Poor prices have also applied to profits on sale of sheep and hogs. Poultry feed, while lower than last year in price, has not come down in proportion to the price of eggs compared with last year.

Small fruits yielded a poor crop throughout the district, particularly strawberries, and the poor strawberry crop was accounted for by injuries due to late frosts. Prices for small fruits, however, were good, and we find that all specialized farmers in this line, who had a crop this year, are in fairly good shape. Most of our settlers in this line, however, will have their first returns next year, and many of them who have started in mixed farming will have a small area coming into bearing to help out their general returns.

There is an optimistic note among ninety per cent of our settlers in spite of this year's poor crop, and the feeling generally is that 1921 will return good crops and greatly assist those who lost this year to get on a good footing.

Tubercular and other diseases have affected, to some extent, our settlers; this, however, in a very small proportion.

The board's security on land purchased has steadily improved, and with a comparatively small number of exceptions, each settler's farm is worth more now than at the time of purchase; this is due to a large extent to the progress made by settlers.

#### GENERAL PROGRESS MADE BY SETTLERS

Notwithstanding the fact that most of our settlers became established at a most unfavourable time, a time when prices for all commodities were at the highest peak, and that their first real harvest was a great disappointment due to bad weather conditions, they have on the whole made progress.

This progress is shown principally by way of improvements to their holdings through land clearing, breaking, erection of buildings and fences, underdraining, planting of small fruits of all varieties, development of commercial poultry flocks, etc.

Progress has been made in all branches. The most marked examples are found in visiting the men who took up partially improved places and who have made great strides in land clearing, and the men in small fruit districts who have set out many thousands of berry plants and laid the foundation for a paying business.

A large acreage of land has been seeded down with expensive clover and timothy seed and will yield returns for several years with comparatively little further investment.

The amount of land clearing done by settlers in the Fraser valley and north is remarkable and speaks volumes for the enterprise of soldier farmers.

Up to October this year 4,342 acres of new land has been cleared and broken and made ready for cultivation; this practically within twelve months. A large part of this was actually in crop this past season.

This new land brought under cultivation is an important addition to the productive areas of British Columbia, and only those who are familiar with the work of land clearing in British Columbia will realize what soldier settlers have done in so short a period.

We can look forward to even greater areas of new lands being cleared by the end of 1921 under the board's policy of aid and encouragement in land clearing.

The average price paid for uncleared land in the Fraser valley is under \$40 per acre, and in central British Columbia and other parts of the province under \$8 per acre.

The lands cleared add to the settlers' equity and the board's security a further margin of not less than \$100 per acre on the average throughout, or a total of approximately \$430,000. This amount added to settlers' initial ten per cent deposits, and this fall's payments on land purchase account, will show the settlers as having made some material progress on the whole and that the board's security has not suffered, notwithstanding the disastrous crop failures.



## DISTRICT OFFICE STATEMENTS

Five hundred and fifty-two settlers made payments in full or in part and many of those who have paid only in part will make monthly payments to liquidate amounts due between now and next fall. Most of those who to date have not paid anything on account will do so between now and July next.

### PRODUCTION OF CROPS

The total area under cultivation by 1,245 settlers in this district in 1920 was 13,673 acres; all kinds of crops were grown, and the estimate of yields made just prior to harvest shows:—

- 167,369 bushels of grain.
- 2,909 tons of green feed and fodder corn.
- 8,896 tons of hay.
- 3,775 tons of mangels and beets.
- 185 tons of vegetables.
- 205,033 bushels of potatoes.
- 1,316 bushels of apples, peaches and other tree fruits.
- 20 tons of small fruits.

The estimated selling value is, \$759,304.

Live stock produced shows:—

- 50 horses.
- 233 beef cattle.
- 1,288 dairy cattle.
- 140 range cattle.
- 4,500 hogs.
- 200 sheep and goats.
- 40,400 poultry.

When one reviews the conditions of the past year with hardships and discouragements the settlers had to contend with, it is impossible to speak too highly of their spirit of optimism and determination. On every hand there has been evidence of hardship, but this has been backed by pluck and resourcefulness. Hundreds of settlers have been flooded out, losing all their crops, but in very few cases have they come to the board for assistance.

The few men who have not shown progress are being given every opportunity and encouragement to stay with their undertakings and succeed, except in cases where it is shown that the man is unsuited to farming and does not take hold with the intention of making farming his vocation. In such cases success is impossible and salvage proceedings will be instituted by early spring.

### POLICIES

The policy of aiding settlers to clear more land has proven sound. It is not only leading to the development of more improved farms with the prospect of much greater production but affords the settler the much needed opportunity to obtain a little money to meet his obligations during the period when his farm is not producing. The settler is thus kept at work improving his own place instead of having to find outside work in the winter time.

Settlers are continuously encouraged to improve their holdings by bringing more new land under cultivation and to maintain or improve the productive quality of the soil that has already been tilled.

Increased production by good farming methods is the key note of our advice to established settlers.

A number of meetings of settlers in districts in the Fraser valley have been held recently and have resulted in a better understanding on the settlers' part of the

board's regulations and the difficulties of the district office in carrying on the board's work in all its phases and administering to the needs of all classes of settlers to the satisfaction of all.

Generally speaking the settlers appreciate the opportunity the Soldier Settlement Act has afforded them, and are living up to its requirements both in spirit and in deed.

#### STAFF

During the year, with the falling-off in the number of applications for assistance under the Act, the district staff has been gradually decreased to meet actual requirements.

The number of employees reached the highest point in April when the total numbered 148. The inside employees numbered 112, the field staff 36, and the monthly pay-roll (not including bonus) was \$17,112. At the close of the year, the staff had been reduced to 70 inside and 26 outside employees, a total of 96, and the pay-roll to \$12,316 per month. The reductions represent a decrease in the number of employees of 35 per cent and in salaries of 28 per cent.

#### DISTINCTIVE FEATURES

Owing to the large number of settlers specializing in poultry it has been necessary to employ two poultry specialists as supervisors. This, to a degree, means double supervision for poultry settlers, as well as others engaging in mixed farming but who are developing small commercial flocks. These two men, during the fall season, actually handled themselves over 17,000 birds, culling out over 5,000 in order to eliminate any undesirable birds.

#### SPECIAL LOCALITIES

No special mention of the Fraser valley, where conditions are so well known, need be made. The bulk of the settlers under the jurisdiction of the Vancouver office are located in the Fraser valley. The districts of Surrey, Langley, Matsqui and Chilliwack have the largest number. We have about 650 settlers in these four districts and the great majority will succeed and be in possession of valuable farms in a few years' time. Further extensive settlement in these districts cannot be looked for as land is high in price and there are few farms offering that will come within the requirements of the board's regulations in respect to acreage under cultivation.

Nicomen Island, in the Dewdney District, might be mentioned on account of the floods which took place in June and July through the dykes giving way under pressure from the Fraser river. We have twenty-two settlers on this island whose crops were totally ruined, with the exception of a few early vegetables and small fruits. This necessitated selling a considerable amount of the stock held by the settlers and this unfortunately was done at a considerable loss, as prices for stock had then dropped considerably owing, chiefly, to similar conditions in a slighter degree in other parts of the valley. The mild fall, however, has greatly aided these settlers in the matter of feed, as the stock retained has even up to the present required little feeding, there being considerable good pasture.

Lulu Island, in the municipality of Richmond, where we have a large number of settlers, suffered severely throughout the wet fall season. This was due largely to poor drainage. Many of the settlers there will require assistance in the matter of drainage, which is so important to their chances of success. The municipality is doing considerable to make good drainage possible, but the settlers, whose farms have been flooded for the past few months, will require special assistance. Much of the soil shows acidity and fertilization will be very necessary.

# DISTRICT OFFICE STATEMENTS

The Bulkley and Nechako valleys, where we have about eighty settlers, might be especially mentioned. Many of these settlers purchased lands held by the Provincial Land Settlement Board at low prices. Many have received loans on their pre-emption, the advances being for the purchase of stock and equipment and permanent improvements. Practically all of the settlers in these valleys are doing splendidly by way of improvements to their holdings. Nearly all buildings constructed are of log and do a great credit to the builders. The districts are chiefly adapted to dairy farming and every encouragement is being given to our settlers to improve the quality of their dairy stock, it being recognized that more good cows for these districts are necessary.

A creamery was established at Vanderhoof, in the Nechako valley, this year and this afforded settlers all along the line an opportunity of shipping cream. In all probability a creamery will be started at Telkwa, in the Bulkley valley, early next spring.

I firmly believe that ninety per cent of the settlers along the line of the Grand Trunk Pacific will succeed and repay their loans. The men are of the pioneer type who chose to go north and develop their own farms.

The Cariboo District also deserves special mention in this report. We have approximately thirty-eight settlers there and the same can be said of their activities and progress as has been said of those in the Bulkley and Nechako valleys. The district around Quesnel is more adapted to dairying than any other branch of farming, and assistance for settlers to market their products has now been given through the establishment of a creamery at Quesnel.

## CROP FAILURES

This question has already been dealt with quite fully under the heading of "General Conditions." As already stated the chief cause was dry weather during the growing period, followed by incessant wet weather during the grain harvesting period; the strawberry crop was injured by late frost. Some localities suffered severely through floods during the high waters of the Nechako, Lillooet and Fraser rivers in mid-summer. These floods were caused mainly through a heavy snow-fall in the north country during the previous winter, followed by a very late spring and a warm summer.

Statistics regarding agricultural operations of settlers under jurisdiction of Vancouver office:—

|   |              |
|---|--------------|
| Total area of farms held by settlers through board and privately.                       | 69,786 acres |
| Area of land under cultivation in 1920 . . . . .  | 13,673 "     |
| Area of new land cleared and under cultivation or, made ready for cultivation . . . . . | 4,312 "      |

## Estimated total production of field, orchard and garden crops

| Crops   | Acres         | Estimated yield | Estimated selling value |
|---|---------------|-----------------|-------------------------|
| Wheat . . . . .   | 198           | 2,705 bush.     | \$ 6,949 00             |
| Oats . . . . .  | 3,039         | 157,212 "       | 78,606 00               |
| Barley . . . . .  | 210           | 3,830 "         | 4,035 00                |
| Rye (falled, wet) . . . . .                               | 10            | ....            | .....                   |
| Flax . . . . .  | 2             | 12 "            | 30 00                   |
| Peas . . . . .  | 75            | 2,250 "         | 4,000 00                |
| Mixed grain . . . . .                                     | 80            | 1,360 "         | 820 00                  |
| Green feed (weight green) . . . . .                       | 1,588         | 3,035 tons      | 58,625 00               |
| Hay . . . . .   | 5,074         | 8,896 "         | 274,420 00              |
| Corn (weight as fodder) . . . . .                         | 237           | 2,874 "         | 29,500 00               |
| Turnips, mangels, sugar-beets . . . . .                   | 583           | 3,775 "         | 58,830 00               |
| Potatoes . . . . .  | 1,299         | 205,033 bush.   | 196,239 00              |
| Other vegetables . . . . .                                | 93            | 185 tons        | 10,700 00               |
| Apples, peaches and other tree fruits                     | 140           | 1,316 bush.     | 10,050 00               |
| Small fruits (raspberries, straw-berries, etc.) . . . . . | 785           | 20 tons         | 26,500 00               |
| Tobacco . . . . .   | $\frac{1}{2}$ | ....            | .....                   |
| Other crops (damaged) . . . . .                           | 200           | ....            | .....                   |

# SOLDIER SETTLEMENT ON THE LAND

## Estimated Quantity of Live Stock produced by Settlers

|                       |       |                           |        |
|-----------------------|-------|---------------------------|--------|
| Horses.. . . . .      | 50    | Swine.. . . . .           | 4,500  |
| Beef cattle.. . . . . | 233   | Sheep and goats.. . . . . | 200    |
| Dairy " . . . . .     | 1,288 | Poultry.. . . . .         | 40,400 |
| Range " . . . . .     | 140   |                           |        |

## VICTORIA DISTRICT, B.C. STATISTICS TO MARCH 31, 1921

### LOANS

|  |                |
|--|----------------|
| Total number of settlers to whom loans granted.. . . . . | 534            |
| Total amount of loans granted.. . . . .                  | \$2,395,314 72 |
| Number of settlers                                       | Amount         |
| 91 on privately owned lands.. . . . .                    | \$ 203,907 53  |
| 443 on purchased lands.. . . . .                         | 2,191,407 19   |
| 534 Total.. . . . .                                      | \$2,395,314 72 |
| Total loans for purchase of land.. . . . .               | \$1,417,683 20 |
| " " removal of encumbrances.. . . . .                    | 113,756 67     |
| " " permanent improvements.. . . . .                     | 371,730 87     |
| " " stock and equipment.. . . . .                        | 492,143 98     |
| Total.. . . . .  | \$2,395,314 72 |

### QUALIFICATION

|  |       |
|--|-------|
| Total number of applicants qualified.. . . . .                             | 947   |
| Total number of applicants disqualified.. . . . .                          | 590   |
| Total number of applicants in abeyance, recommended for training.. . . . . | 36    |
| Total number of applicants disposed of.. . . . .                           | 1,573 |

## REPORT BY DISTRICT SUPERINTENDENT, I. T. BARNET, TO DECEMBER 31, 1921

### LANDS

The vendors of property are invited to list their land with the board. However, the vast majority of the present listings are not of a suitable nature for the board to handle, from the descriptions given by the vendor; and in most cases the prices asked are more than the board considers the property worth. At the present time, little use is derived by intending settlers from the listings which are now received.

|   |         |
|---|---------|
| Average acreage of land purchased per settler.. . . . . | 48      |
| Average price per acre.. . . . .                        | \$70 88 |
| (These figures do not include removal of encumbrances). |         |
| Total acreage.. . . . .                                 | 21,160  |
| (Not including encumbrances).                           |         |
| Total number of land inspections made.. . . . .         | 829     |

### LOANS

The Loan Committee has dealt with 1,330 original and additional applications to date, not including applications received from the mainland, before the opening of the Vancouver office. During the rush season of last year, as many as sixty applications have been dealt with at one meeting. At the present time, the Loan Committee of this district office consists of the district supervisor and acting district agriculturist, and when in doubt in any particular case they have the advise and assistance of Mr. W. C. Ricardo and Mr. McIntyre Dean, both of whom are successful farmers, and well conversant with conditions existing in this district.

|  |            |
|--|------------|
| General average loan per settler.. . . . . | \$4,677 06 |
| Average per settler of total loan on—      |            |
| Purchased land.. . . . .                   | 5,134 12   |
| Privately-owned land.. . . . .             | 2,248 63   |



# DISTRICT OFFICE STATEMENTS

## STOCK AND EQUIPMENT

We have arrangements with local farmers and merchants on the island to supply us with the following equipment with discount as shown hereunder:—

|                                   |        | Per cent |
|-----------------------------------|--------|----------|
| Massey-Harris implements.. . . .  | Retail | Less 7½  |
| Implements, miscellaneous.. . . . | "      | " 7½     |
| Harness, new.. . . .              | "      | " 10     |
| Lumber.. . . .                    | "      | " 5      |
| Building material.. . . .         | "      | " 5      |
| Fencing.. . . .                   | "      | " 10     |
| Seed.. . . .                      | "      | " 5      |
| Feed.. . . .                      | "      | " 5      |
| Grubstake.. . . .                 | "      | " 10     |
| Household equipment.. . . .       | "      | " 10     |
| Hardware.. . . .                  | "      | " 12½    |
| Poultry supplies.. . . .          | "      | " 10     |
| Bees and supplies.. . . .         | "      | " 5      |
| Dairy supplies, new.. . . .       | "      | " 10     |
| Fruit trees.. . . .               | "      | " 5      |
| Bush fruits.. . . .               | "      | " 5      |

Furthermore we have an arrangement whereby the Farmers' Institute supplied us with stumping powder, fuse and caps at a saving of between 25 and 30 per cent, and all the large poultry dealers supply us with hatching eggs and day-old chicks at a discount of 5 per cent.

*Statistics regarding live stock purchased for settlers and efficiency and economy in purchasing stock and equipment*

| Stock and Equipment                       | Number  | Retail price | S.S.B. Price | Saving    | Average |
|---|---------|--------------|--------------|-----------|---------|
|   |         | \$ cts.      | \$ cts.      | \$ cts.   | \$ cts. |
| Horses.. . . .                            | 388     |              | 57,308 15    |           | 147.70  |
| Hilch cows.. . . .                        | 902     |              | 114,878 56   |           | 127.36  |
| Other cattle.. . . .                      | 368     |              | 20,681 38    |           | 56.19   |
| Sheep.. . . .                             | 610     |              | 9,400 01     |           | 15.41   |
| Pigs.. . . .                              | 2       |              | 200 00       |           | 100.00  |
| Wine.. . . .                              | 561     |              | 8,495 59     |           | 15.14   |
| Poultry.. . . .                           | 43,917  |              | 34,157 15    |           | .777    |
| Rabbits.. . . .                           | 44      |              | 52 75        |           | 1.30    |
| Implements, M.H. new.. . . .              | 211     | 9,144 05     | 8,515 40     | 638 65    |         |
| Implements, miscellaneous vendors.. . . . | 497     | 30,956 46    | 28,796 71    | 2,159 75  |         |
| Implements, second hand.. . . .           | 678     |              | 25,015 48    |           |         |
| Harness, new.. . . .                      | 111     | 5,840 46     | 5,303 51     | 530 95    |         |
| Harness, second hand.. . . .              | 203     |              | 5,990 60     |           |         |
| Lumber.. . . .                            |         | 103,609 92   | 98,676 12    | 4,933 80  |         |
| Building material.. . . .                 |         | 42,066 23    | 40,063 08    | 2,003 15  |         |
| Fencing.. . . .                           |         | 16,897 47    | 15,361 34    | 1,536 13  |         |
| Clearing, cost of.. . . .                 |         |              | 14,587 04    |           |         |
| Breaking, cost of.. . . .                 |         |              | 5,964 02     |           |         |
| Draining, cost of.. . . .                 |         |              | 2,497 22     |           |         |
| Wells, cost of.. . . .                    |         |              | 4,695 91     |           |         |
| Labour.. . . .                            |         |              | 32,242 79    |           |         |
| Seed grain, etc.. . . .                   |         | 15,266 87    | 14,539 88    | 726 99    |         |
| Feed.. . . .                              |         | 48,090 84    | 45,800 80    | 2,290 04  |         |
| Grubstake.. . . .                         |         | 4,750 93     | 4,319 03     | 431 90    |         |
| Household equipment.. . . .               |         | 5,252 37     | 4,774 89     | 477 48    |         |
| Hardware.. . . .                          |         | 18,315 05    | 16,280 05    | 2,035 00  |         |
| Poultry supplies.. . . .                  |         | 12,661 38    | 11,510 35    | 1,151 03  |         |
| Bees and supplies.. . . .                 |         | 534 95       | 509 48       | 25 47     |         |
| Dairy supplies, new.. . . .               |         | 9,199 41     | 8,363 10     | 836 31    |         |
| Dairy supplies, second hand.. . . .       |         |              | 2,215 35     |           |         |
| Fruit trees.. . . .                       | 1,690   | 1,615 26     | 1,538 35     | 76 91     |         |
| Bush fruits.. . . .                       | 493,748 | 4,724 08     | 4,499 13     | 224 95    |         |
| Improvements made.. . . .                 |         |              | 36,612 34    |           |         |
| Buildings.. . . .                         |         |              | 49,849 60    |           |         |
| Crops, standing.. . . .                   |         |              | 2,169 75     |           |         |
| Unclassified.. . . .                      |         |              | 10,537 31    |           |         |
| Totals.. . . .                            |         | 328,925 73   | 746,408 22   | 20,078 51 |         |

## SOLDIER SETTLEMENT ON THE LAND

### AGRICULTURAL SUPERVISION

The training centre for Victoria is on the mainland, and comes under the supervision of the Vancouver office. Eighty-one students have been sent to the Training Centre from Victoria office.

The experience gained by the settlers-in-training with farmers has on the whole been good, and practically all of those now established are making good progress. Little difficulty in placing men with farmers has been experienced (except in the winter months, when but few applications are received), and in the coming spring men recommended for training should have no difficulty in obtaining employment with farmers.

Supervision of settlers-in-training in the early days was negligible, owing to lack of field supervisors; but for some time now the settlers have been visited frequently, with good results; \$9,370 has been paid in allowances to settlers-in-training.

### COLLECTIONS

Considering the adverse season which was met with this fall in this district, owing to the excessive rains at harvest time, collections can be considered fairly satisfactory.

### ADJUSTMENTS

|  |             |
|--|-------------|
| Number of completed cases.. . . .          | 12          |
| Amount invested.. . . .                    | \$49,321 51 |
| Amount realized.. . . .                    | 47,184 04   |
| Net loss.. . . .                           | \$ 2,137 47 |
| Number of salvage cases incomplete.. . . . | 16          |

These failures are chiefly due to lack of farming experience on the part of the settler and lack of sufficient capital for immediate needs to tide the settler over until he had regular returns from his farm. Other cases were caused by domestic troubles and ill-health.

### HOME BRANCH

The following is an approximate list of relief given by the various organizations through the Home Branch in securing relief, assistance, additional comforts and security for those in need among our settlers on the farms:—

|  |          |
|--|----------|
| Donation made by Red Cross to cover transportation expenses of settlers' wives attending classes.. . . .   | \$ 50 00 |
| On recommendation of Home Branch the Returned Soldiers' Commission issued to thirty-one families the total sum of.. . .  | 1,690 95 |
| The Patriotic Society have helped seventeen families through the Home Branch, expending.. . . .  | 1,731 00 |
| The Women's Canadian Club issued, on recommendation of the Home Branch, to one family.. . . .  | 25 00    |
| Through the Home Branch the Navy League issued to one family..   | 10 00    |
| The Ladies' Auxiliary for Sailors has helped fourteen families through the Home Branch with Christmas boxes, valuing approximately, per box \$10.. . . .               | 140 00   |
| The Lady Douglas Chapter, I.O.D.E., has supplied, through the Home Branch, fifteen Christmas boxes to settlers' families, valued at not less than \$10 per box.. . . . | 150 00   |

### GENERAL CONDITIONS

The year 1920 has been a severe test to many of our settlers. The spring was late; the summer season on the whole was quite favourable up to the time of harvesting, when a rainy season started, practically as soon as the grain was ready to cut. From that time until the end of the year the weather was exceptionally

# DISTRICT OFFICE STATEMENTS

wet, the result being that many settlers lost heavily on their grain and root crops, which they were unable to harvest. Nineteen hundred and twenty being really the first full year for the majority of our settlers, it has been a serious setback to them; and for those who had a minimum of assets set aside to meet such contingencies it has resulted in a serious situation. The following table gives the precipitation for the months of August, September and October, as compared with the average precipitation for the various districts on Vancouver island and adjacent Gulf islands. It will be readily seen from this table that the rainfall was such as to be a very severe setback to farmers on the whole, and more particularly to our settlers who in many cases were harvesting their first crop:—

|                                  | August | September | October |
|----------------------------------|--------|-----------|---------|
| <i>Victoria</i> . . . . .        | 1.61   | 3.62      | 4.03    |
| Average . . . . .                | .61    | 1.52      | 2.96    |
| Difference . . . . .             | x1.00  | x2.10     | x1.07   |
| <i>Cowichan</i> . . . . .        | 3.32   | 4.73      | 5.20    |
| Average . . . . .                | .84    | 1.35      | 3.01    |
| Difference . . . . .             | x2.48  | x3.38     | x2.19   |
| <i>Nanaimo</i> . . . . .         | 2.87   | 4.94      | 4.51    |
| Average . . . . .                | .81    | 1.97      | 2.97    |
| Difference . . . . .             | x2.06  | x2.97     | x1.54   |
| <i>Denman Island</i> . . . . .   | 3.27   | 6.68      | 8.92    |
| Average . . . . .                | .93    | 2.34      | 5.38    |
| Difference . . . . .             | x2.34  | x4.34     | x3.54   |
| <i>Little Qualicum</i> . . . . . | 4.40   | 6.75      | 6.90    |
| Average . . . . .                | .87    | 1.82      | 3.96    |
| Difference . . . . .             | x3.53  | x4.93     | x2.94   |
| <i>Alberni</i> . . . . .         | 3.07   | 8.72      | 10.96   |
| Average . . . . .                | 1.04   | 2.96      | 6.23    |
| Difference . . . . .             | x2.03  | x5.76     | x4.73   |

There has not been the usual amount of development work carried on in this district, by either the Provincial or Dominion Government during the past year, as there was in pre-war days. In normal times a certain amount of revenue was always looked for from this source.

The general progress made by the soldier settlers on the whole has been excellent, considering the fact that the large majority commenced their operations with a very small reserve capital—in many cases this capital consisting practically of war gratuity. Every assistance possible, compatible with regulations and business principles, is being afforded the settlers, and our best efforts are being put forward to establish worthy borrowers on a firm basis. Vancouver island in general at the present time is still in its early stages of development, the major portion of the land taken up by our settlers being still in bush; and it will require time and an unlimited amount of perseverance and hard work to gradually clear the additional acreage. We are strongly encouraging our settlers to slash and burn, and to seed to pasture; the lack of rough pasture to-day being a serious handicap to those carrying any number of live stock, as it is evident, where only a small acreage is under cultivation, that the settler cannot afford to use his cleared land for pasturage purposes.

*Gulf Islands.*—The Gulf islands, which are adjacent to Vancouver island, and on which soldier settlers are situated, are Denman, Galiano, Saturnia, North and South Pender, Mayne Island and Salt Spring Island. The settlers on these islands are chiefly engaged in dairying and to a smaller extent in poultry raising. This is more especially so on Salt Spring Island where there are thirty-five settlers situated under the board. This island has an area of about seventy square miles. It is divided into two distinct communities: the northern community at Ganges harbour is the larger, and the majority of our settlers are established there. The holdings there are on the whole of smaller area, and a good deal of poultry farming, combined with dairying, is being carried on. There is a Co-operative Creamery

at Ganges, which makes dairying a profitable business. The island has a climate very suitable for small fruits, but it is impossible to develop the small fruit industry owing to the present transportation facilities. However, during the past summer a Co-operative Fruit Association has been organized, under which small fruit farming may be undertaken with a reasonable prospect of success. The board has also been instrumental in organizing three Pure-Bred Stock Associations on Salt Spring Island, under the Federal Government regulations governing pure-bred stock. Great interest has been evinced by our settlers in these organizations, and it is mainly due to the activity they have displayed that so much progress has been made. With an improvement in the transportation service to and from this island, it has an excellent future before it, as the climate is very temperate, and the price of land is not so high as in the more thickly populated districts on Vancouver Island.

*Duncans.*—In the Duncans District our settlers are fortunate in having a very progressive and well-organized Co-operative Association, of which many of our men are members; and not only are they able to sell their products through it but large savings are effected in the purchase of feed, seed and various other farm supplies. This saving is a very material item to the large number of farmers who are specializing chiefly in poultry in this district, and who buy nearly all their feed for their birds. Already several of our settlers are carrying flocks averaging 1,000 laying birds to a settler. Steps are now being taken to provide facilities for handling the fruit that is being grown in the district. When this is accomplished the conditions under which the men in this locality will be working will be most favourable.

*Comox.*—In the Comox District, surrounding the town of Courtenay, where over 100 men are established, the majority of them are chiefly devoting their energies to dairy farming, more especially to the raising of Jersey cattle, which is the predominating dairy breed in the district. A Creamery Association is established here, and marketing facilities are being improved from year to year. As the population increases, farms are being subdivided, and more intensive methods of farming are being employed. More attention will eventually be paid to the growing of cash crops, such as potatoes and small fruits, as greater facilities for the marketing of them are made.

Settlers are doing much to overcome the insufficiency of cleared land, which is their chief difficulty here, where land is heavily timbered. It has been intimated that the Provincial Government will bring down legislation, during their first session of Parliament this year, whereby the Government will bear one-third the cost of stumping powder. If such goes through it will be of immense assistance to our settlers in their clearing operations. To date, 765 acres have been cleared by men who have taken up land under the board. This is a splendid showing when it is taken into consideration that the most of this land was heavily timbered, and would cost anywhere from \$100 to \$200 or more, per acre, to clear at the present cost of labour. It goes without saying that by so doing they have increased the value of their holdings immensely. A large percentage purchased land on which there were no buildings. Buildings sufficient for their needs for some years to come have been erected, and these buildings in many instances have increased the value of their holdings from 50 per cent to 100 per cent, and often more; over and above the actual outlay for building material and any skilled labour employed in erecting the same.

#### SUCCESSFUL EXHIBITORS

Our settlers have taken a keen interest in increasing the numbers and quality of their live stock, and were very successful at the fall exhibitions in the various



# DISTRICT OFFICE STATEMENTS

localities last fall, which the following table of their winnings at these exhibitions will show:—

|  | 1st | 2nd | Reserve | Total |
|--|-----|-----|---------|-------|
| Live stock.. . . . .                         | 19  | 12  | 2       | 33    |
| Poultry.. . . . .                            | 14  | 9   | 4       | 27    |
| Roots and field crops.. . . . .              | 45  | 37  | 11      | 93    |
| Dairy produce.. . . . .                      | 2   | 1   | ..      | 3     |
| Women's and children's departments.. . . . . | 18  | 20  | 2       | 40    |
|  | 98  | 79  | 19      |       |

Total number of prizes.. . . . . 196

## SPECIAL PROBLEMS

At the inauguration of the board's work, settlers were chiefly allowed to follow their own inclinations in the selection of land, regardless of whether or not there was a portion of the acreage cleared, or whether the whole was a bush farm. It has been found that the majority of settlers have insufficient funds to tide themselves over a year or two, and propositions on which they cannot expect any returns for at least one or two years. The policy, therefore, has been changed, so that at the present time the smallest acreage that can be purchased is five cleared, cultivable acres, on which the board considers the settler has a reasonable chance of success and of meeting his liabilities—this acreage applying to specialized lines of farming. For general mixed farming the rule has been made that there should be at least twenty acres which can be immediately put under cultivation. This gives the settler a reasonable chance to produce sufficient feed himself to carry the ordinary amount of live stock which is found on a farm of this nature.

## STAPLE CROPS PRODUCED

Since settlers have taken up their land there has been 765 acres of bush land cleared and brought under cultivation.

### *Estimated Quantity and Value of Staple Crops*

| Crops   | Acres | Estimated total yield | Estimated selling value |
|---|-------|-----------------------|-------------------------|
|   |       |                       | \$ cts.                 |
| Wheat.....  | 196½  | 3,678 bush.           | 8,092 00                |
| Oats.....   | 364   | 8,165 "               | 7,297 00                |
| Barley.....                                       | 18    | 290 "                 | 362 00                  |
| Rye.....  | 8     |                       |                         |
| Pease (including seed grown for garden peas)..... | 10    | 150 "                 | 950 00                  |
| Greed feed (weight green).....                    | 487   | 392 tons              | 28,020 00               |
| Corn (weight as fodder).....                      | 36    | 385 "                 | 2,060 00                |
| Hay.....  | 1,389 | 2,685 "               | 81,120 00               |
| Turnips, mangels, sugar beets.....                | 174½  | 1,798 "               | 18,824 00               |
| Potatoes.....                                     | 172½  | 13,469 bush.          | 18,511 00               |
| Other vegetables.....                             | 117½  | 4,280 "               | 6,604 00                |
| Apples, peaches, and other tree fruits.....       | 97½   | 90 tons               | 13,950 00               |
| Small fruits, raspberries, strawberries, etc..... | 72½   | 102 "                 | 30,600 00               |
| Other crops: sweet peas, seed.....                |       | 375 lbs.              | 150 00                  |

It is difficult to estimate the total production and value of field, orchard and garden crops in this district for the following reasons:—

The majority of our farms are of a small acreage and many men are producing various lines of products and selling them over a wide range of prices, according to

## SOLDIER SETTLEMENT ON THE LAND

the market facilities at hand, and the quality of the product. There is a large quantity of fruit produced which is used for home consumption, and possibly a small surplus sold in the locality by certain farmers.

In reference to the acreage in fruits, this includes acreage that has lately been set out and has not as yet come into bearing, which accounts for the small yield per acre in some cases. For this reason it is very difficult to get anything like accurate figures from the individual farmer. In the case of field crops, owing to the adverse weather during the harvest season, much of the crop that was produced was lost, and therefore the yield for these lines of crops can only be estimated, throwing out the average yield which would be produced in a normal year from the acreage sown.

### *Live Stock in possession of Settlers*

| Kind of stock                              | Number | Kind of stock             | Number |
|--|--------|---------------------------|--------|
| Horses.. . . . .                           | 406    | Swine.. . . . .           | 603    |
| Beef cattle.. . . . .                      | 50     | Sheep and goats.. . . . . | 592    |
| Dairy cattle.. . . . .                     | 1,280  | Poultry.. . . . .         | 28,950 |
| Total settled on improved land.. . . . .   |        |                           | 483    |
| Total settled on unimproved land.. . . . . |        |                           | 41     |
| Total.. . . . .                            |        |                           | 524    |

In reckoning *unimproved farms* only those on which there was no acreage cleared when the land was taken up by the settlers are included under this heading.

## CHAPTER VI

### SYNOPSIS OF SOLDIER SETTLEMENT ACT

The Soldier Settlement Act, passed in 1917, and amended in 1919 and 1920, has for its main purpose the granting of financial assistance to returned men to settle on agricultural land and follow farming as a permanent vocation. The Act constituted a board of three members. This board has defined its principles of policy as follows:—

#### *Qualification.*

- (1) To settle on the land soldier citizens whose best interests will be served by engaging in farming.

#### *Security.*

- (2) To assist in settlement only on land of good value, well located, and of such fertility as to ensure profitable returns in farming.

#### *Closer Settlement.*

- (3) To develop and close in settlement in areas contiguous to existing or projected railway lines.

#### *Reduced Prices.*

- (4) To secure for soldier settlers by means of collective and special purchase arrangements the best value obtainable in live stock, implements, building material and other necessary equipment.

#### *Supervision.*

- (5) To guide and assist soldier settlers in the management of their farming activities, so that the best results may be secured.

#### *Home.*

- (6) To provide such guidance and assistance as may be most helpful to the settler's wife and family in the development of the home and its economic and social relations, as a factor in the success of the settler.

### THOSE WHO ARE ELIGIBLE

The Act defines a "settler" as a person who has been, during the great war, engaged in active service in a military force—

- (1) of Canada—and has served out of Canada; or, wherever he may have served, is, by reason of disability incurred or aggravated as a result of such service, in receipt of a pension or has received a pension or gratuity in lieu thereof.
- (2) of His Majesty or of any of His Majesty's Allies—and being ordinarily resident in Canada when he enlisted in or otherwise became a member of such force, has served thereafter out of Canada, in a theatre of actual war; or,
- (3) of His Majesty or of any British dominion or colony—and has served out of the country wherein he enlisted or otherwise became a member of such force in a theatre of actual war.

No such person, however, is eligible who has been discharged on account of misconduct.

The widow of any person enumerated in classes 1 or 2 who died on active service and who, but for his death, might be a settler, also is eligible.

Imperial ex-service men—members of the Imperial or other forces, who are eligible from the standpoint of military service but who were not resident in Canada at the outbreak of war, will be required:—

- (1) To appear before a Qualification Committee in the district in which they desire to settle when question of their suitability will be determined.
- (2) To work on a farm in Canada until the necessary experience is gained. This period shall not be less than one full year for those who have had farming experience in Great Britain and two years in the case of those who have not farmed; and,
- (3) To pay down twenty per cent of the purchase price of the land as well as stock and equipment.

### FREE GRANTS OF LAND

The board may issue free to any settler a soldier grant for not more than 160 acres, provided, however such settler has not already purchased land from the board, has secured an advance of money for the clearing of encumbrances or is the owner or has a vested possessory interest in agricultural land or such area as, in the opinion of the board, constitutes an average farm or is of the value of \$5,000. This soldier grant may be in addition to any ordinary homestead grant of 160 acres to which settler is entitled as a civilian.

Prior to May 1, 1921, all Dominion lands within a radius of fifteen miles of a railway in the four western provinces were reserved for soldier settlement. This reservation, however, has been cancelled, except in so far as it applies to lands withdrawn in the Porcupine Forest Reserve, the Riding Mountain Reserve, Hudson Bay lands, Doukhobor lands or any individual parcels reserved for the purpose of dealing with cases of soldiers still pending or reserved for other special reasons. The Minister may, at his discretion, withdraw for soldier settlement any other areas. In the case of newly-opened areas, soldier settlers will be given one day's priority over civilians.

### FINANCIAL ASSISTANCE

There are three classes of loans:—

1. To qualified settlers purchasing land through the board:—

- (a) Up to \$4,500 for the purchase of land;
- (b) Up to \$2,000 for the purchase of live stock, implements and other equipment;
- (c) Up to \$1,000 for the erection of buildings and other permanent improvements.

2. To qualified settlers on Dominion lands in the western provinces:—

- (a) Up to \$3,000 for the purchase of live stock and equipment and permanent improvements, the amounts advanced to be dependent on the settler's security.

3. To qualified settlers who already own agricultural land:—

- (a) Up to \$3,500 for removal of encumbrances but the amount so advanced shall not exceed 50 per cent of the appraised value of the land.
- (b) Up to \$2,000 for the purchase of live stock implements and other equipment.
- (c) Up to \$1,000 for the erection of buildings or other permanent improvements.

Such total indebtedness under class 3 shall in no case exceed \$5,000.

In the case of a settler going on a purchased farm he is required to pay ten per cent of the purchase price of his farm cash down. In all cases where assistance is granted the settler must be in a position to maintain his family until adequate returns are forthcoming and to purchase seed and feed.



## TERMS OF REPAYMENT

The first of October has been fixed as the standard date on which annual payments on all loans made under the Soldier Settlement Act become due and payable in the provinces of Manitoba, Saskatchewan, Alberta and British Columbia. The first of November is the standard date east of Manitoba.

*On unimproved lands* (except Dominion lands).—On loans for the purchase of unimproved lands and for the erection of permanent improvements thereon the first payment shall be made not later than the second standard date following the date of sale or advance, and shall consist of accrued interest only from date of sale to the first standard date. Beginning the first standard date, the interest for one year shall be consolidated with the amortized payments over a period of twenty-five years and the first of these payments shall be made the third standard date following the date of sale.

On loans for stock and equipment (in connection with unimproved lands) no interest is charged for two years, but thereafter such loans are repayable on the amortization plan in six annual instalments, commencing not later than the third standard date following date of sale or advance.

*On Improved Lands*.—Settlers on improved lands begin repayments on loan for land purchased, permanent improvements, and stock and equipment on the second standard date following the date of sale or advance. The stock and equipment loan is repayable in six equal annual instalments with interest amortized. There is no free interest.

*On Dominion Lands*.—On loans for stock and equipment, no interest is charged for two years, but thereafter loans bear interest and are repayable on the amortization plan in four annual instalments, commencing on the third standard date following the date of sale or advance. Loans for permanent improvements are repayable in not more than twenty-five annual instalments.

*Prepayment Privileges*.—Soldier settlers have the privilege of prepayment of whole or any part of their loan at any time without notice or bonus. Such prepayment does not in certain instances relieve the settler from the performance of settlement duties prescribed by the regulations.

## INTEREST

Loans bear interest at the rate of five per cent. They are subject to the approval of the board and expenditures of advances are under the direct supervision of the board's officers.

## SETTLEMENT REGULATIONS

Loans are subject to actual settlement regulations, every settler being required to take up actual residence on the farm and make farming his ordinary vocation.

Stock and equipment remain the property of the board until the loan is discharged and sale of such is not lawful except by special permission of the board.

## RESERVATION AND ACQUIREMENT OF LANDS

Provision has been made in the Act for the purchase of property compulsorily or by expropriation. The board may declare a "settlement area" where lands are being retarded from cultivation and set such lands aside for the purposes of the board. In such cases owners are required to furnish within thirty days a statement naming

the price at which they are willing to sell and such other information as may be required. If the price is satisfactory the board may purchase, otherwise the matter may be referred to the Exchequer Court. The board may enter upon any land in a "settlement area" and call upon the court to take possession of it.

The board may also arrange with the Government of any province for the acquiring or utilizing of any Crown or other agricultural lands of such province. The board may acquire from His Majesty by purchase any Indian lands which under the Indian Act have been validly released or surrendered. School lands may also be acquired by the board by arrangement with the provinces interested, the price to be fixed by two arbitrators, one to be appointed by the Minister and the other by the Government of the province.

### AGRICULTURAL TRAINING AND SUPERVISION

The board may make provision for the placing of a settler with a farmer for instruction in farming and for the training of wives and dependents of settlers. The period of preliminary training is normally one year. The board may employ field supervisors to give advice and guidance to established settlers in their farming operations.

## CHAPTER VII

### TYPICAL SETTLERS

Of the 25,000 returned men who have taken up land under the soldier settlement scheme, there are many whose progress has been noteworthy. A survey of the whole field has brought into view a number of striking cases, where men who were engaged in other pursuits prior to the war have developed an unusual aptitude for the vocation of farming and already have given evidence that they will make good. The human element is one of the chief factors which make one man succeed where another would fail. There are a few men who, though handicapped by the loss of an arm or a leg in the war, have established themselves alongside others with full physical equipment and have shown that they are not lagging behind their neighbours in the race.

*A One-legged Farmer.*—One of the Prairie Provinces furnishes an example of this: On adjoining half-sections there are two men—one a returned soldier whose leg is off above the knee; the other is a physically perfect man. Last summer the soldier settler had 140 acres in crop, promising a handsome yield and his land was in A1 condition; besides he was milking eight cows. The neighbour had only 20 acres in crop, and compared with the other, was but an indifferent farmer. The soldier settler out of the proceeds of his crop repaid his loan to the board and is now well away towards a sure success.

*A good Sport; a good Soldier; a good Farmer.*—In the vocation of agriculture there is no room for the sluggard. Men who are successful in other walks of life—in business, or in a professional calling—are likely to succeed as farmers if they have the energy and the adaptability. Here is the case of a top-notch hockey player who was a captain of artillery in the war, rising by hard work and strict application from the rank of private. Like many of our sportsmen who enlisted in the Great War, he had an excellent record overseas, and on his return located under the Soldier Settlement Act on a farm in northern Saskatchewan. With characteristic energy he put 108 acres of his land in crop, broke a large additional amount of land, and is one of the many cases on new land in that vast province which promise excellent results.

*The "Allies."*—On adjoining farms in northern Alberta there are settled under this scheme two foreigners; a Belgian and a Swiss. They are known in the district as "The Allies." They have done excellent work in developing their land. They, however, are desirous of forming new alliances and after getting their house in order and their land in good shape they have written the Home Branch of the Soldier Settlement Board to be placed in communication with eligible ladies who will agree to share their fortunes.

*A Lancashire Boy.*—The opportunity to become a farm owner has been taken advantage of by many men who came to Canada before the war and secured employment on the land. Many of these are achieving success. A typical case may be cited. A city boy from Lancashire, England, came to Canada about 1910 and worked for a farmer until the war broke out, when he went overseas. On his return he bought land under the board in eastern Ontario. When visited in the summer of 1920 by a member of the board, he was earning \$400 a month from the sale of milk, running a ninety-acre farm and doing all the work himself.

These examples illustrate the opportunities that are open to determined men of good character to become independent within a very few years. A long list of other cases may be cited as typical of what is transpiring in every portion of the Dominion.

*A War-Widow.*—This is a rather exceptional and remarkable case in many respects. Exceptional, because the settler in question is a woman, and remarkable, as it demonstrates that even a member of what is generally known as the weaker sex, can succeed, provided she is endowed with the requisite determination to surmount the many difficulties that beset the path of the homesteader in this country. It is also a tribute to the foresight and understanding of those who were responsible for the Soldier Settlement Act being so far-reaching as to embrace cases of this nature.

Mrs. Stauffer is one of those loyal, patient women who when the call went through the Empire for men to stop the German hordes, proudly consented to her husband responding. Then later, in the autumn of 1917, after months of anxiety, came the message that told her that her husband had made the supreme sacrifice. Widowed, with two boys, six and seven years of age, to support and educate, she determined to take up farming, as she had lived practically all her life on a farm and had a good general knowledge of it.

Learning that the Soldier Settlement Act provided for assistance being extended to soldiers' widows, she began searching for a suitable homestead and soldier grant, and in July, 1918, filed on the southwest quarter of section 3, township 74, range 3, west of the 6th meridian, and the northwest quarter of section 34, township 73, range 3, west of the 6th meridian, near Sexsmith, Alberta, on the line of the Edmonton, Dunvegan and British Columbia Railway.

In September, 1918, an initial loan of \$300 was approved for Mrs. Stauffer to be disbursed for breaking and the purchase of building material. In February, 1919, an additional loan of \$1,500 was approved for the purchase of stock, machinery, fencing wire, and building materials. During the summer she was busily engaged in erecting buildings, and making ready for spring operations, and in April her house and stable being partly completed she took possession. She engaged a farm labourer to do the heavy work, and in a short time had broken and seeded six acres in oats, and prepared her fence-posts. By the end of July she had broken an additional twelve acres of new land and erected one mile of fencing. At this time she applied for, and was granted an additional loan of \$1,000, with which she purchased some horses and cattle, and completed her buildings. By October she had finished breaking an additional thirty-eight acres of new land, erected another mile and a half of fencing and cut and stacked forty tons of hay. Her revenue in 1919 was necessarily very small, but she had sufficient feed for her stock, and she contrived to support herself and her children on the proceeds of the farm, and the income derived from the sale of cream, butter and eggs. All this time she was taking out logs (which she had cut into lumber at the mill), cutting 500 fence-posts and working on her buildings.

It was at this period that she met with her first serious misfortune—six head of cattle dying from a cause that was later discovered to be poison weed. When spring came she applied for an additional loan of \$200 to purchase seed, and pay for some breaking. She then put in a crop of sixty acres, erected three-quarters of a mile of fencing and put in a good garden. During the summer she brushed, cleared and broke an additional ten acres of new land, cleared some more brush, and put up her hay for the season.

Shortly after this her second misfortune befell her. Just as the crop was ripening, a hailstorm visited the district and in a few minutes, of the golden grain that had a short time before been waving gracefully in the breeze, and had cost months of unremitting toil, there remained nothing but a field of battered and broken stalks. What little could be cut was only fit for feed. This disaster would have discouraged many a strong man, but Mrs. Stauffer possesses the spirit and resourcefulness of those



men who pioneered this country, and believes that difficulties are only made to overcome. Her revenue from this source being cut off she set out to augment her income in some way in order to meet her liabilities. Securing permission from the Soldier Settlement Board, she placed her farm in charge of a reliable man, and taking her children, went to the village of Sexsmith where she obtained work for the winter. It is her intention to return to her farm early in the spring when she will put in a crop of seventy acres.

In the comparatively short time that she has been working this farm, she has made splendid progress, and has greatly enhanced the value of her place. Her ultimate success is assured.

## PRINCE EDWARD ISLAND

Prince Edward Island furnishes many illustrations of what can be accomplished by enterprising returned soldiers who have gone back to the land. The province generally has experienced a season of bountiful crops and a great majority of the soldier settlers have already demonstrated their ability to cope with the varied problems of farm life.

D. Clifford Moore, formerly a gunner of the 36th Battery, C.F.A., acquired 100 acres, of which 40 is in bush, near Union road. He went on his property in April of 1919 and in the past year had 30 acres seeded to the following crops: wheat, three acres; roots, four acres; oats, eight acres; mixed grain, four acres; other crops, eleven acres. His success in caring for potato crop was marked and his services were in great demand for spraying, even among the old-established successful farmers of his neighbourhood. From milk he secured returns aggregating \$800, his revenue from all sources being \$2,200. He was able to do a good deal of repairs to his buildings, met his fall payments to the board promptly and is in good shape for this year's operations.

A settler, who had little previous agricultural experience, but who made splendid progress since being settled in June, 1919, on an 80-acre farm near Winsloe, is Otto W. Campbell, who enlisted in the 105th Battalion and served in France with the 26th. He also has a portion of his farm, about 15 acres, in bush. He secured a loan of \$3,600 for land purchase and \$780 for stock and equipment. In the past year he seeded eighteen acres to wheat, oats, mixed grain, and roots, and his receipts for the year amounted to \$1,720, a portion of this being for sale of milk. He has made extensive improvements to his buildings and fences and his success seems to be assured.

## NEW BRUNSWICK

The beautiful Kennebecasis valley is the scene of the farm operations of a number of returned men. The board has assisted a large number of former soldiers to re-establish themselves on the land in many sections of the province, and with few exceptions, they are showing that they have the ability to succeed. A great many of these men go in for stock raising, from which returns are satisfactory.

Frank Kyle, formerly of the Forestry Corps, is located near Sussex on a 100-acre farm, which he purchased through the board with the assistance of loans amounting to \$5,070. His crop value the past year was estimated by him to be \$2,325. His receipts from milk alone were \$1,500.

Edward J. Brown, also of the Forestry Corps, was located near Sussex in the summer of 1919. His 200 acres cost him only \$1,215, and he put in stock and equipment to the value of \$1,200. From milk his returns were \$500, and other farm revenue helped him receipts up to over \$1,100. He is making extensive improvements and no doubt will greatly increase the value of his farm in a very few years.

## NOVA SCOTIA

Many returned soldiers have been settled under most favourable conditions in the province of Nova Scotia and reports from the district office indicate that with few exceptions the men are making satisfactory progress.

By hard work and strict attention to business, John Hare, who located in October 1919, on 175 acres near Belmont, Colchester county, came through the season of 1920 in splendid shape financially. His loans amounted to \$4,700. Of his farm 50 acres is in pasture, 70 acres in bush. The cultivated portion of the farm was seeded to potatoes, oats, roots and garden crops. The potatoes yielded him \$625; oats, \$375; roots, \$120; hay, \$875; garden crops (one-half acre only) \$525, while his butter returns amounted to \$360. Hare was formerly a member of the 186th Battalion.

A combined fruit and stock farm is that of James Cunningham, near Mount Denson, Hants County. Mr. Cunningham did patrol service in the Navy and on his return from active service in 1919 he purchased with the assistance of the board a 150-acre farm, 10 acres of which is orchard, 20 acres pasture and 60 acres wood. From apples alone he secured a revenue of \$1,800, and his milk returns averaged \$200 a month. He also had receipts of \$600 from potatoes and \$320 from roots—in all taking over \$5,000 from his farm during the past year. His loans totalled \$6,500 and he is already in a splendid position, although his farm experience at the outset was very limited, showing what men of the right stamp can do.

## QUEBEC

The province of Quebec, particularly the Eastern Townships, has a number of returned soldiers who took advantage of the offer of financial assistance to enable them to take up farm land. A number of these farms changed hands because of the increasing age of the former owners; others had become unproductive because the younger men had failed to return from overseas, or had drifted to the cities and towns. The "Back-to-the-land" movement has affected nearly 500 ex-service men in the province. That the great majority of these men have made progress in the development of their holdings is shown by a perusal of individual reports, a number of which are included.

A settler who shows splendid progress is J. H. A. Gevris, of the 22nd Battalion, who has 165 acres near South Durham. Seventy acres of this area is broken and 55 acres is in pasture, the land being sandy loam and clay loam. To finance his proposition Gevris borrowed \$6,950 from the board and was established in October of 1919. His principal revenue was from the sale of milk which had yielded him \$690 up to November 1. Other revenue was from oats, hay, and the sale of stock. This settler has cleared 30 acres of new land and plans to materially increase his crop area the coming season.

One of the first soldier settlers in the Hemingford District was John A. Brown, who took up a farm of 55 acres in April, 1919. His activities run into a variety of lines as shown by a report of his receipts for the year which total \$1,760. From maple sugar he secured a revenue of \$200; hay, \$360; potatoes, \$50; apples, \$75; sale of stock, \$100; oats, \$175; milk, \$800. The advance for land purchase was \$3,600, which he obtained from the board, as well as \$300 for permanent improvements and \$1,850 for stock and equipment. Of his farm 40 acres is cleared.

## ONTARIO

Scattered over the province of Ontario are many returned soldiers on the land whose prospects of success are beyond the stage of doubt. A few cases of men who have made substantial progress are here given.

In the vicinity of London was established in October, 1919, J. C. Bailey, formerly of the 135th Battalion who served in France with the Second Pioneer Battalion. He purchased through the board 50 acres of improved land, for which he incurred a debt of \$4,500 to the board, and he also was assisted in the purchase of stock and equipment to the extent of \$1,743 and \$560 for permanent improvements. He has an orchard of seven acres which in a normal season will yield considerable revenue. He also produces garden truck for which he finds a ready market. On his 50 acres he produced five acres of wheat, seven of oats, four of roots, fifteen of hay, while he used ten acres for pasture in addition to his orchard. From cream alone his revenue was in the neighbourhood of \$600.

S. G. Smith, formerly of the 86th Battalion, who was raised on a farm in Ireland, and previous to the war had two and a half years' experience in Ontario, secured through the board a 50-acre farm near Chantler, in Welland county, with the help of a loan of \$4,800. He seeded nine acres to wheat, six to oats, one to roots, while he had 19 acres of hay and ten acres of pasture. His principal revenue was derived from the sale of wheat, milk and hogs.

## MANITOBA

Although somewhat handicapped by the effects of wounds which he sustained in the war, A. Lagimodiere, of Lorette, Man., was settled by the board on 240 acres of land in August, 1919. The greater portion of this—170 acres—was tractor broken, but the settler put in his crop and harvested with horses. In spite of the fact that by reason of war scars he is forced to wear leg supports, he is a great worker and has developed his holding in a remarkable way. He has a good herd of cattle and a complete outfit of machinery. Lagimodiere was a private in the First Divisional Ammunition Column. He secured a loan of \$7,030; part of which was for permanent improvements, \$1,000; stock and equipment, \$2,000. He has 100 acres of wheat, but, unfortunately, his yield was poor, owing to the drought and other causes, and he harvested only 700 bushels. He had 400 bushels of barley, 380 bushels of flax, 300 tons of hay, besides which he had returns amounting to \$650 from his nine cows and \$240 from the sale of pigs. His total revenue was \$3,890, which placed him in excellent position to meet his obligations and to carry him over till next harvest.

H. A. Cuffe, of the 24th Fort Garry Horse, has succeeded in two years in developing 320 acres of unimproved land near Isabella, on the Canadian National railway. He started in April, 1918, on a quarter-section without, he says, a dollar of his own to put into the land, but he managed to borrow \$2,000 from a friend. In 1918 he broke 75 acres, which he seeded the following year to wheat and oats. In the past year he broke 50 acres and built a frame house, stable and three portable granaries. He secured a loan of \$5,900 from the board for the purchase of another quarter-section. In the fall of 1920, this settler states, he had approximately \$5,000 in crops and had broken 35 acres of his land, summer-fallowing ten acres and fall-ploughing 50 acres. He is in a position to pay his obligations to the Soldier Settlement Board, to wipe out his indebtedness for his original quarter-section and has \$1,300 worth of stock and equipment paid for. He was a commercial traveller in England before coming to Canada in 1907, but worked on farms in Canada during the seven years prior to enlistment.

J. K. Alexander, who rose from the ranks in the Canadian Expeditionary Force, settled on a half-section of unimproved land near Dropmore, on the Canadian National railway, in May, 1919. He secured advances amounting to \$7,300, including \$4,500 for purchase of land. He rented a quarter-section, and, while operating this in 1919, he managed to get 80 acres broken on his own land, and this season he has



broken an additional 60 acres. He has completed a new frame house 16 by 20 by 14 feet, valued at \$2,000; besides this he has built portable granaries and a frame stable. The buildings are valued approximately at \$3,000, although the loan from the board for this purpose was only \$1,000. He also fenced his whole farm.

### NORTHERN SASKATCHEWAN

Many excellent reports have been received of returned soldiers who have begun life anew in the Prince Albert District of Saskatchewan, securing financial assistance from the board to enable them to take up land. A good deal of the land so settled was unimproved, but the ex-service men almost without exception have grappled with the problems of pioneer life in such a way as to encourage the belief that they will be independent of the board's assistance in a very few years.

P. Matthews took up a homestead and soldier grant (320 acres) north of Tisdale. He served with the 27th Battalion in France and came under the operations of the board in the spring of 1919. He has 25 acres broken, of which he put in 15 acres to oats, which he will feed to his stock. He also took off a good quantity of hay. The assistance obtained from the board amounted to \$850 for permanent improvements and \$1,655 for stock and equipment.

C. H. Carleton, former member of the 46th Battalion, became possessed of a quarter-section of unimproved land 14 miles from Tisdale in the fall of 1919. He had in the following spring 15 acres broken, which he seeded to oats and barley for feed. He has fenced his quarter, put up good buildings, and has his 15 acres well worked for this spring. He is a good farmer and is going the right way about it to succeed.

### SOUTHERN SASKATCHEWAN

A settler who has found the raising of hogs very profitable is N. P. Olson, a captain of the R.A.V.C. He started operations in April, 1920, near Kerrobert, taking up a quarter-section of improved land and securing financial assistance to the amount of \$6,300. He started with five registered sows and forty-nine feeders, six grade sows and one boar, and has built up a business netting him \$1,671 since April, 1920. This year he hopes to increase his stock and carry at least 200 hogs. He has a three-year contract with a local creamery for all their buttermilk.

M. G. Baker, a sergeant of the 2nd Divisional Trench Mortar Battery, took up, in September, 1919, a quarter-section of improved land near Kindersley. He seeded 90 acres to wheat and 40 acres to oats, and his returns from wheat alone were \$1,900. He had no capital after buying furniture and household goods, but he earned \$140 during the winter, and the past season he bought three horses, a cow, and a calf without the assistance of the board. His cows and poultry paid for his household expenses. He has four pigs which he will kill for home use. This settler paid the board \$770 and has retained enough for living expenses for this season—a very good start—and his prospects are regarded as bright.

In the Regina district of Saskatchewan many settlers have shown remarkable progress. On the whole crop yields in the district were satisfactory, although drought and other visitations were responsible for diminished returns in some areas.

A Roumanian settler who was in the war from start to finish is Dan Podoreenco. He enlisted in 1914 in the 32nd Battalion and served overseas with the 10th, returning to Canada in 1919. He was wounded twice. This settler spoke English with much difficulty when he joined up. He returned with an English bride, and she has been of material assistance to him in the management of the farm. He secured a loan of \$2,750 for improvements and equipment of one-half section, which he took up in 1911.



Of the half-section 165 acres was broken, and last spring he seeded this area to wheat, oats, and flax. Since resuming operations he has broken an additional 35 acres, built a house 24 by 16 feet, which is plastered throughout, a barn, a granary, dug a well, and fenced 80 acres. His location is near Horizon.

A Japanese settler, Taisuke Tanaka, who lost an eye on service, did a very excellent season's work. He borrowed \$5,325 from the board for the purchase and equipment of a quarter-section near Swift Current. This was in August, 1919. Only 40 acres was broken, but he got busy and broke 60 more acres, seeding 40 acres to wheat, 19 acres to oats, and 16 acres to flax. His yield of wheat was 875 bushels, while he had 15 loads of feed from his oats and 150 bushels of flax. This man is considered a good prospect. He has a Japanese wife, and two children. He enlisted with the 209th Battalion and served overseas with the 10th.

## SOUTHERN ALBERTA

In the southern district of Alberta tributary to the city of Calgary a fair proportion of soldier settlers came through the season of 1920 with credit. Indeed, there were many who were fortunate in securing returns sufficient to wipe out a considerable portion of their obligations. Many of them paid their stock and equipment loans in full, although not under any obligation to do so, but their resources were such that they found it advisable to clear their stock and equipment as well as make amortized payments on land loan.

B. E. Fulton took up a half-section of land near Wayne in October, 1919. He had 150 acres broken. The board advanced \$5,000 for the purchase of the land, \$1,000 for permanent improvements and \$1,590 for stock and equipment. Fulton had 65 acres seeded to wheat, 15 acres to oats, 30 to barley, 15 to flax. He also had 15 acres of green feed. With the sale of grain and stock he had returns amounting to about \$3,400. Fulton was a sapper in the 89th Canadian Engineers overseas.

C. M. Boyd, who served with the First Depot Battalion in England, went on the land under the auspices of the board in July, 1919, taking up a quarter-section near Gadsby, securing loans amounting to \$5,450. He had 100 acres of wheat and 22 acres of oats. His land yielded bountifully and he had returns from grain and sale of milk amounting to about \$4,500.

## NORTHERN ALBERTA

### DOMINION LANDS

Many returned soldiers who filed on Dominion lands and availed themselves of the assistance to be obtained from the Soldier Settlement Board, are meeting with success. Amongst this class of settler, the case of Adolphus Lamoureux may be taken as fairly typical.

This settler, who has lived practically all his life in the province of Alberta, is fifty years of age, and has a wife, a son of sixteen years and a daughter of eighteen years. Enlisting in the beginning of 1916 in the 151st Battalion, he saw considerable service in France, and in April, 1918, was discharged, being physically unfit for further service.

Being an experienced farmer he decided to take up land under the Soldier Settlement scheme. Having previously exhausted his homestead rights he was barred from filing again. He still had the privilege however, of filing on a soldier grant, and after a careful search for a suitable quarter-section, he made entry on the southwest quarter of section 19, township 60, range 9, west of the fourth meridian. This land

is situated about six miles from Lac St. Vincent, and about twenty miles from St. Paul des Metis, within a reasonable distance of the new line of the Canadian Northern Railway, which was recently constructed through that country.

With that sturdy pioneer spirit, which is so necessary in a new country, Lamoureux immediately set to work. A log house which was on the land, he soon converted into a habitable dwelling, and built an addition to it. He erected a new log stable, and a log milk house, dug a well, and also broke 16 acres of new land. Lamoureux then made application for a loan, and in August was granted a loan of \$1,400 for the purpose of purchasing stock and equipment, and fencing and breaking some additional acreage. With this money he bought four good horses, three milk cows, two heifers, one brood sow and a litter of pigs, forty-five hens, and a sufficient farm equipment for his immediate requirements. During the winter he supported himself by working out occasionally, and on the proceeds of the sale of cream and eggs. By spring of 1919 he had commenced the erection of a new log barn, fenced his land, put in a crop of 16 acres of wheat and oats, and started in to break some more land. In July he applied for and was granted an additional loan of \$1,100 for the purchase of more stock and equipment, and permanent improvements. By autumn he had broken twenty-two acres of new land, completed his barn, and put up his winter's supply of hay. He successfully harvested this crop which was worth approximately \$1,000.

During the winter of 1919-20, which was one of the longest and most severe on record in this country for many years, this man was faced with hardships and difficulties which would have discouraged many men. Owing to the abnormal length of the winter, the feed which he had so carefully husbanded proved inadequate, the revenue from his cream and eggs was cut off, and there were times when he and his family were hard put to it for the bare necessities of life. He had no savings to fall back on, as all his small capital was invested in the farm, and he was confronted with the problem of buying feed for his stock, and that at a time when hay was commanding from \$60 to \$80 per ton, and even ordinary oat straw, when procurable, was even purchased, in many instances, at as high as \$25 per ton. This Lamoureux overcame by exchanging the work of himself and his horses for feed and a little money which was devoted to the maintenance of his family. In spite of all these difficulties he managed to improve his place, and by spring he had completed a new granary, slashed seven acres of new land, cut sufficient firewood for the season, cut 400 fence posts, and had taken out sufficient logs for a new barn. He also succeeded in bringing his stock through the winter, and had his horses in good condition for his spring work.

In the spring of 1920 Lamoureux put in forty-two acres of wheat and oats. During the summer he broke an additional ten acres of land, and put up thirty tons of hay. This fall he successfully harvested his crop, and his stock now shows an increase of five head.

As the result of his progressive and well directed efforts, the value of his farm has been very materially increased, he has some good stock, a first-class outfit of machinery, is in a position to meet his payment to the Soldier Settlement Board, and his success for the future is assured.

## BRITISH COLUMBIA

### VANCOUVER ISLAND

Vancouver Island, B.C., affords some striking examples of what a resolute man may accomplish in a short time with the assistance he is able to secure from the Soldier Settlement Board. Owing to the restricted areas of cleared land, the farm holdings are small, and settlers for the most part engage in intensive farming, such as the production of small fruits, dairying and poultry raising from which ample returns are secured to meet their obligations.

Instance the operations of Captain J. G. C. Wood, formerly of the First Canadian Pioneers, who settled on twenty-five acres near Keatings in December, 1919. He had ten acres broken, two acres of which he seeded to wheat, but the major portion of the cultivated ground was taken up with the production of loganberries, raspberries and strawberries. The revenue from his small fruits in 1920 was in the neighbourhood of \$6,000 and he had some returns as well from milk. His obligations to the bank total \$7,500. He purchased the place as a going concern and since being established he has finished the interior of his house, made extensive alterations to his stable, installed a gravity water system with pipe connections in his house and barn and has sufficient water surplus to irrigate his cane fruits, if that should be required. He also has put in considerable tile drainage. It is the intention to clear about two acres of new land each year, thus giving the land time to go through a thorough hoe crop rotation before planting.

Another soldier settler who has realized handsome returns from the sale of eggs, poultry, milk and butter, aggregating during the year \$2,978, is R. S. A. Jackson, formerly of the 18th Field Ambulance. He is near the town of Duncans, where he has 15 acres of black and red loam, one-half of which is covered with light timber, chiefly fir. His loans total \$7,000. Commencing operations in June, 1919, and specializing in poultry, he acquired 85 laying pullets with about 750 day-old chicks, 50 per cent of which were cockerels. He now has 400 pullets, 175 breeders and 30 cockerels. He also has 20 R. I. Red capons, which will weigh when fattened eight or nine pounds, and he has a standing offer for these at 65 cents a pound. He expects next year to go in more extensively for caponizing. Mr. Jackson entered a pen of White Leghorn chickens in the International Egg Laying Contest and received four diplomas of merit and a bronze medal, one of his birds laying the second highest number of eggs. He also entered a pen of White Leghorns in a Dominion Egg Laying Contest at Agassiz, leading when this report was written. He refitted all his old chicken houses, erected a new house to accommodate 250 birds, also a 1,000-chick brooder house and has cleared over an acre of ground. He also rented some land close by which he sowed to wheat, from which he harvested enough wheat for several months' feed. This settler also has a fine Jersey grade cow which took first prize at Duncans. He expects to go in for poultry raising on a more ambitious scale the coming season. The sales record from September, 1919, to November 15, 1920, shows 3,036 dozen eggs sold for \$1,975.24; bird sales aggregating \$818, while he also had revenue from milk and butter amounting to \$184.

## VERNON DISTRICT

A much favoured district of British Columbia is the Okanagan Valley. Soldier settlers have been assisted to re-establish themselves on high-grade fruit lands in that district with satisfactory results.

Mr. H. H. Drake, who enlisted with the 50th Battalion and went to France with the 10th Battalion, was established on a 10-acre fruit ranch near Penticton in January, 1920, and in a recent exhibition at Penticton he was successful in carrying off a number of prizes for his fruit. He made six entries and took first for five boxes of Stayman Winesaps; second for one box of Stayman Winesaps; first for plate of five fine Stayman Winesaps; first for plate of five Wagners; third for plate of five Jonathans, and third for plate of five Grimes Golden. He had a very good crop this year, from which he expected, when the Supervisor visited him on August 11th, to realize from \$2,400 to \$3,000. He is well satisfied with his venture, has by hard work put his place in good shape and has a very excellent prospect. Since being established, he has planted 50 McIntosh Reds, pruned, cultivated and sprayed his trees and repaired the flumes of his irrigation scheme. Part of his land, not in orchard, he put in garden truck and has about 750 tomato plants. He has also four acres of alfalfa.



## VANCOUVER DISTRICT

A notably successful soldier farmer in the Chilliwack District is T. P. Wicks, who, although over fifty years of age had a good war service and promises an exceptional career on the land. While in France he obtained some pumpkin seed from a Poilu who had obtained it from Algeria while on active service there. His pumpkins took first prize at the Chilliwack show last fall. In May, 1919, he took up 21 acres of land with crops in. He engaged himself with a fishing outfit, while his wife managed affairs at home, and was able this way to earn sufficient money to pay his deposit when he got the board to purchase the land for him. He built a silo and remodelled his stables, stocking his farm with four grade Guernsey cows, pigs and chickens, and acquiring a good line of implements. The income from his cows in ten months was \$957. He also secured good revenue from the sale of pigs. In many other lines Mr. Wicks has excelled. He took first place in the general exhibit of produce at the Chilliwack Fair; also three other first prizes for squash, pumpkins and grapes. He exhibited corn 14 feet high and peas nearly 10 feet. He has installed city water and electric light in his house and started an apiary. He sold \$200 worth of pork, \$50 worth of potatoes and has five tons of potatoes and 1,400 pounds of onions yet to sell.

What may be accomplished in the growing of small fruits on a small holding is illustrated by the operations of N. B. Harris, who has  $7\frac{1}{2}$  acres near Port Haney. Mr. Harris served with the 4th Canadian Machine Gun Company and was settled in June, 1919. Although 1920 was not a good year for strawberries, nevertheless his chief returns were from that fruit and he had returns also from raspberries and blackberries, in all totalling \$1,450. The acreage under cultivation was: strawberries two acres; blackberries one acre, and raspberries three-quarters of an acre. He also sowed three-quarters of an acre to rye as a green manuring crop which is one of the methods adopted in this district in maintaining the fertility of the soil. In 1919 this settler had crop returns amounting to \$2,250; his total loan from the board was \$3,500 for land purchase.



# SOLDIER SETTLEMENT ON THE LAND

---

C41/VA 2  
-R27

## SECOND REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

MARCH 31, 1923





617853

*To General His Excellency the Right Honourable Lord Byng of Vimy, G.C.B.,  
G.C.M.G., M.V.O., Governor General and Commander in Chief of the  
Dominion of Canada.*

MAY IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to Your Excellency the second report of the Soldier Settlement Board of Canada on its activities and operations from April 1, 1921, to March 31, 1923.

I have the honour to be,

Your Excellency's most obedient servant,

JAMES A. ROBB,  
*Minister of Immigration and Colonization.*

OTTAWA, March 31, 1923





OTTAWA, March 31, 1923.

To the Honourable,  
the Minister of Immigration  
and Colonization:

The Soldier Settlement Board of Canada submits its second report on its activities and operations from April 1, 1921, to March 31, 1923.

JOHN BARNETT,  
*Chairman.*

E. J. ASHTON,  
*Commissioner.*

S. MABER,  
*Commissioner.*





# TABLE OF CONTENTS

## GENERAL STATEMENT

|  | PAGE |
|--|------|
| Settlement under the Act.....                                  | 7    |
| Amount loaned.....   | 7    |
| Purposes for which Loans expended.....                         | 7    |
| Average Amount of Loans.....                                   | 7    |
| Interest.....  | 7    |
| Security held by the Board.....                                | 7    |
| Acreage held by Soldier Settlers.....                          | 8    |
| Average Cost of Land.....                                      | 8    |
| Average Size of Farms.....                                     | 8    |
| Settlers who have abandoned their Farms.....                   | 9    |
| Lands resold by the Board.....                                 | 9    |
| Soldier Settlement Assurance Fund.....                         | 10   |
| Collection of Principal and Interest Due.....                  | 10   |
| Settlers who have repaid Loans in full.....                    | 10   |
| Number of Applications under the Act.....                      | 11   |
| Number of Prospective Settlers who have received Training..... | 11   |
| Agricultural Supervision of Settlers.....                      | 11   |
| Agricultural Supervision of non-Soldier Immigrants.....        | 12   |
| Stock and Equipment purchased for Settlers.....                | 12   |
| Savings effected by Board on Equipment purchases.....          | 12   |
| Home Branch.....   | 12   |
| Insurance on Soldier Settlers' Properties.....                 | 13   |
| 1922 Crop Production by Soldier Settlers.....                  | 14   |
| New Land brought under cultivation.....                        | 14   |

## PARLIAMENTARY INQUIRY

|  |    |
|--|----|
| Order of reference to Committee.....           | 16 |
| Report of Committee.....                       | 16 |
| Suggested measures of relief for Settlers..... | 17 |
| Extension of time for repayment.....           | 17 |
| Interest exemption.....                        | 18 |
| Minor provisions in amended Act.....           | 19 |

## STATISTICAL STATEMENTS

|   |       |
|---|-------|
| Crop Production.....                                    | 20    |
| Diversity of Crops.....                                 | 20    |
| Total Settlement under the Act.....                     | 22    |
| Training of Prospective Settlers.....                   | 23    |
| Gross Loans to Settlers.....                            | 24    |
| Savings effected in purchase of Land and Equipment..... | 25    |
| Total Acreage.....                                      | 26    |
| Average Price paid for Purchased Lands.....             | 27    |
| Collections, 1920-21.....                               | 28    |
| Collections, 1921-22.....                               | 29    |
| Collections, 1922 to March 31, 1923.....                | 30    |
| Loans Repaid in Full.....                               | 31    |
| Estates and Foreclosures.....                           | 32-33 |
| Lands resold and Offers Accepted.....                   | 33    |
| Summary of Land Sales.....                              | 33    |
| Soldier Land Settlement Reserve Fund.....               | 34    |
| Cost of Administration.....                             | 34    |
| Staff.....  | 35    |
| Statement of Loans in force March 31, 1923.....         | 35    |















## SETTLERS WHO HAVE ABANDONED THEIR FARMS

It was unavoidable that in a large land settlement scheme many, from a variety of causes, would fail to make good. At the close of the fiscal year, 14.5 per cent of the settlers to whom loans were granted had discontinued their farming operations. The total number in this category is 3,285 and of this number 978 have been sold out entirely, their land, stock and equipment disposed of.

About 20 per cent of the failures have been due to causes beyond the control of the settlers themselves, such as death, ill health, or recurrence of physical disability owing to war injuries. A succession of crop failures due to drought and other uncontrollable conditions added to the difficulties of many who failed but who otherwise could have come through; but the unsuitability of the settler for a task of this kind has been the most common of the causes of abandonment of land.

Again, while the board, for the protection of public monies as well as the prospective settler himself, secures an appraisal on land for soldier settlement and endeavours to refrain from passing favourably upon applications if it seems certain that the land applied for will not return a fair living to the owner, it was unavoidable that a number of parcels were accepted that, in the light of recent events, have proven to be undesirable.

### A Diminishing Number

During the past fiscal year there has been a diminution in the number of settlers who have given up their effort. The year 1921 was the most difficult for soldier settlers. From the inception of the work to March 31, 1920, 1,270 cases of abandonment were reported. During the fiscal year 1921-22 there were 1,372; in 1922-23 there were only 743 cases. In view of the continued low prices for farm products and the crop failures which were experienced in a number of districts, this was a most favourable showing, indicating that a large proportion of the men placed on the land will be able to survive in spite of severe setbacks which some districts may occasionally experience. Undoubtedly, however, the decrease in the number reported as failures was due to the legislation which was passed by Parliament in the summer of 1922, by which repayments of stock and equipment loans were spread over a period of twenty-five years. Under the old law loans for stock and equipment were repayable in four and six years, thus placing a heavy burden upon the settlers in the early years of their farming experience. The further relief granted by Parliament in the exemption from interest payments for periods of from two to four years for settlers who went on the land prior to the fall of 1921 also contributed to the desirable result that has been mentioned.

### Lands Resold

A large amount of work has been entailed in the resale of lands which have reverted to the Board. Thirteen hundred and six parcels of land with an area of 169,544 acres have been sold with a considerable margin of profit at a time when the demand for farm land has not been great. Fifty-two per cent of the sales have been made to civilians, and in ninety per cent of the cases it was necessary to carry out a check appraisal of the lands to determine their present day values.

There has been a substantial profit realized from the sale of the land itself. On the sale of stock and machinery, however, losses have been incurred. In 978 cases which have been completely closed out stock and equipment were pur-

chased for 851 of these settlers. The loss on the resale of stock and equipment has been \$374,429.50, offset by the profits from the sale of the land. The following figures show in what manner these profits have been derived:—

978 completed adjustments, involving 973 parcels of land. The land cost the board \$3,204,874.75 and the selling price was \$3,580,104.10.

78 cases where the land has been sold but stock and equipment not sold. The land cost the board \$252,021.67 and the selling price was \$264,467.22.

140 cases where the sale of land is pending but documents not completed. The cost of the land to the board was \$422,988.90 and the price purchasers agree to pay is \$473,110.03.

115 cases where offers for the land have been accepted. The cost of the land to the board was \$371,633.50 and the selling price is \$430,450.93.

These total 1,306 parcels of land which cost the board \$4,251,518.82, and which have a selling price of \$4,748,132.28, leaving a surplus of \$496,613.46.

At the end of March, 1921, the land had been sold in 200 cases. At the end of March, 1922, the number was 662, an increase of 462. At March 31, 1923, the number was 1,191, showing that during the last two fiscal years 991 parcels of land had been sold. In view of the general depression in agriculture and the comparatively limited demand for farm property this record of over 40 sales a month appears to be satisfactory.

### The Assurance Fund

The board foresaw that losses would result from the sale of salvaged farms and provision was made for an Assurance Fund from the sale of Government lands which were turned over to the board for soldier settlement. These lands were contained in former forest reserves, Indian reserves and grazing leases. The Assurance Fund aggregates \$649,644.49. In addition the board holds lands valued at \$285,197.10, which when sold will make a total assurance fund of \$934,841.59.

### COLLECTION OF PRINCIPAL AND INTEREST DUE

The standard date of payment of interest and principal instalments is October the first in Western Canada and November the first in Eastern Canada. At the close of the fiscal year \$1,629,914.79, or 54.5 per cent, of the amount due from settlers had been paid in and collections were coming in at such a rate that there was every expectation that the percentage would be largely increased. The province of Ontario showed the best results in this regard, with a percentage of 91.3, which, however, includes payment by settlers of monies not due. Next in order was the district of Regina, which reported total payments amounting to 77.6, while the district of St. John, N.B., embracing the three Maritime Provinces, reported 68.8 per cent. The most unfavourable district, from a collection standpoint, was Calgary, embracing southern Alberta. The percentage of payments for that district was 37.5; while northern Alberta was next in the ascending scale with 39 per cent. This condition was due to the crop failure which the province suffered in that year.

### Paid off Loans

A considerable number of settlers (583) have completely discharged their obligations to the board. More than half of this number, or 312, have continued to operate their farms, but 271 sold out completely and have gone elsewhere.







## TRAINING AND QUALIFICATION OF APPLICANTS

During the period April 1, 1921, to March 31, 1923, 6,785 new applications for qualification were received, 2,880 were qualified; 1,646 were recommended to obtain further farming experience. In the same period, 1,553 applicants completed or discontinued training; 699 of these were qualified; 854 were disqualified. On March 31, 1923, 232 were in active training.

From date of inception of the Board's activities to March 31, 1923, 66,116 applications for qualification were received: 46,943 were qualified; 9,257 were recommended to obtain further farming experience; 16,603 were disqualified. During the same period, 3,870 applicants completed or discontinued training; 1,569 were qualified; 2,301 were disqualified.

There are still, therefore, 17,959 ex-service men who have been granted qualification certificates but who have not yet taken advantage of their privilege to secure assistance under the Act. Many of them will no doubt exercise this privilege when they have acquired the necessary funds for their initial payment and have selected land suitable for their requirements.

### Farming Experience Necessary

Applicants considered experienced enough to farm on their own account, and regarded as suitable in other respects for the vocation of farming, may be granted a Qualification Certificate forthwith, entitling them to consideration for a loan.

Applicants having insufficient farming experience to warrant the granting of an agricultural qualification certificate at once, are required to work on a farm for a successful farmer until such time as they become thoroughly competent to carry out all ordinary farming operations and fitted to manage a farm on their own account. The period of training in this way depends on the aptitude and progress of the individual. When no previous farming experience has been gained, at least two years' training is ordinarily required. During this training period, the settlers are frequently visited by a field supervisor who discusses their work and progress with them and with their employer.

### Agricultural Supervision

A very important feature of the Board's work is the advisory assistance given to soldier settlers during and after their establishment. For this purpose, a staff of practical farmers, many of whom are graduates of agricultural colleges, is maintained. This staff, known as the Board's Field Supervisors, covers the entire Dominion. Each field supervisor is held responsible for the supervision of all established settlers, and settlers-in-training, in a designated area. Their duties include supervision of settlers-in-training with farmers, appraisal of farms for new purchasers, valuation and advice in connection with stock and equipment bought by settlers through the board, advisory assistance to settlers in the operation of their farms and the marketing of their produce, the safeguarding of the Board's chattel security and the collection of payments due.

Settlers are graded according to the progress they have made, and as soon as it is felt that success is assured, the supervision service is curtailed, and expenses in this connection correspondingly reduced.

On March 31, 1921, the number of field supervisors on the strength was 173; on March 31, 1923, the number had been reduced to 143 without in any way impairing the efficiency of the service to those who need it.

## Services Available to Non-Soldier Immigrants

During the winter of 1922-23, the benefits of this advisory service became available to immigrants of the agricultural class, not eligible for financial advances from the board. It is anticipated that a considerable number of newcomers who propose to engage in farming in this country will take advantage of this service.

## Stock and Equipment Purchases

Early in the history of the board, many of the leading lumber companies and manufacturers of farm implements, harness, etc., granted special reduced prices to soldier settlers. This concession has been continued by most of these firms and now represents a total saving to settlers since the inception of the board of \$1,093,090.80.

During the period of April 1, 1921—March 31, 1923, the saving in this respect totalled \$282,756.74.

In addition to the savings effected on the purchase of their farm requirements soldier settlers are granted a special rate of one cent a mile on the railways in locating their land and taking their families to their destination. This means in the aggregate a large sum saved to soldier settlers.

## HOME BRANCH

The staff of the Home Branch consists of a director at head office and ten district directors, all of whom have home economics training combined with a thorough knowledge of rural life and conditions incidental to pioneering. The field work undertaken by this branch includes visits to settlers' homes to ascertain the assistance required and to give practical advice and encouragement; courses of instruction—lectures and demonstrations in sewing and remodeling of garments, preservation of food, home nursing, care of children, choice and preparation of meals and such revenue-producing branches of farm work as poultry raising, gardening, dairying, etc.

During the fiscal year 1922-23, seventeen courses of one week's duration and forty-two one-day courses were conducted, with a total attendance of 1,225. There is evidence that the women make practical application of the instruction given in the home, at short courses and in the literature distributed. The settler's wife is also put in touch with such sources of information as women's organizations, church organizations, etc., in her own locality and with Experimental Farms, Forestry Farms, Extension Departments, Provincial and Dominion Departments of Health, Provincial and Dominion Departments of Agriculture and other agencies.







## FIRE INSURANCE

Insurance policies assigned to the board as security amount to the sum of \$26,990,987.21, of which \$22,105,927.46 is written with tariff companies. The items covered are:—

|                          |                         |
|--------------------------|-------------------------|
| Tariff Companies.—       |                         |
| Buildings.....           | \$19,399,620 47         |
| Stock and equipment..... | 2,121,518 24            |
| Household effects.....   | 425,994 75              |
| Farm produce.....        | 158,794 00              |
|                          | <u>\$ 22,105,927 46</u> |
| Mutual Companies.—       |                         |
| Buildings.....           | \$ 3,617,518 00         |
| Stock and equipment..... | 972,132 25              |
| Household effects.....   | 214,255 00              |
| Farm produce.....        | 81,154 50               |
|                          | <u>\$ 4,885,059 75</u>  |

The cost of the insurance in the tariff companies is \$405,266.81. In the mutual companies the insurance is on the premium note basis and may cost \$107,221.60, on which the settler would probably be assessed 55 per cent. The total cost of this insurance would, therefore, amount to \$458,877.61. This cost is borne by the settler.

In placing this insurance the settler is permitted a choice of companies, the board reserving the right to reject any policy in any company whose financial stability is considered unsatisfactory. Where the settler fails to provide a policy, the board places the insurance with the local agents.

## Fire Losses

Since the inception of the board to March 31, 1923, the following amounts have been recovered from fire insurance policies:—

|                             |                      |
|-----------------------------|----------------------|
| On buildings.....           | \$ 372,730 36        |
| On stock and equipment..... | 44,223 27            |
| On household effects.....   | 22,368 73            |
| On Farm produce.....        | 15,990 24            |
|                             | <u>\$ 475,312 60</u> |

The fire losses recovered for the fiscal year ending March 31, 1923, amounted to \$223,818.29, distributed as follows:—

|                          |                      |
|--------------------------|----------------------|
| Buildings.....           | \$ 182,206 81        |
| Stock and equipment..... | 26,262 27            |
| Household effects.....   | 9,957 38             |
| Farm produce.....        | 5,391 83             |
|                          | <u>\$ 223,818 29</u> |

Losses for this period were greatly increased by reason of the prevalence of forest fires in northern Ontario, which accounted for approximately 25 per cent of the losses for the year.

In furthering the work of the Federal Superintendent of Insurance towards lessening the continued yearly destruction of property field supervisors of the Soldier Settlement Board are urged to emphasize to soldier settlers that every possible effort should be made to prevent fires, whether adequate insurance is carried or not.

## AGRICULTURAL DEVELOPMENT AND CROP PRODUCTION

In the regular course of supervision of settlers' operations, it was possible during the year to gather considerable data relating to agricultural development and crop production. The records obtained are based on a survey of conditions and results on 18,216 farms, and averages may be accepted as representing fairly correctly the situation as applied to the sum total of soldier settlement.

The total area of the farms from which these records were obtained is 3,429,009 acres; of this 1,270,848 acres were under cultivation in 1922. In addition to the board land, however, a certain percentage of settlers have rented and privately owned land, the cultivated area of which was 181,161 acres. The grand total of land cultivated by soldier settlers in 1922 was, therefore, 1,452,009 acres.

### New Land under Cultivation

The new land brought under cultivation during the year averaged, for the Dominion, 6.73 acres per settler. Since there is very little new land to be broken up in the older settlements of the Maritime Provinces, Quebec, Ontario and British Columbia, the bulk of the development work of this nature was accomplished in the Prairie Provinces. Settlers in 1922 averaged 6.06 acres in Manitoba, 11.36 acres in Saskatchewan, and 8.49 acres in Alberta. Soldier settlers with loans have broken up all told, since the inception of the board, 460,810 acres. Allowing that settlers on homesteads and soldier grants, without loans, have broken average acreages the equivalent to settlers with loans, the grand total of new breaking by soldier settlers, since the inception of the board, amounts to 638,687 acres, made up by provinces as follows:—

|                           | Acres   |
|---------------------------|---------|
| British Columbia.....     | 12,604  |
| Alberta.....              | 231,185 |
| Saskatchewan.....         | 284,383 |
| Manitoba.....             | 105,640 |
| Ontario.....              | 2,782   |
| Quebec.....               | 888     |
| New Brunswick.....        | 685     |
| Nova Scotia.....          | 406     |
| Prince Edward Island..... | 114     |

The records disclose that a further 344,020 acres are fit for breaking without any great amount of clearing in preparation therefor, and that an additional 939,345 acres may reasonably be cleared and eventually made suitable for cultivation.

### Mixed Farming and Stock Raising

In its efforts to promote the success of settlers, the board has always kept in mind the cardinal necessity of farming in such a manner as to maintain a permanent system of agriculture. Mixed farming and stock raising have, therefore, been consistently recommended, and it is satisfactory to report that the great majority of our settlers recognize the hazard involved in a one-crop system of farming, that they are gradually increasing and improving their revenue-producing live stock and poultry, and receiving as a consequence returns from several sources rather than from a single crop or product.

The computed value of field, orchard and garden crops produced in 1922 was \$15,966,202; the value of the live stock in possession of settlers was \$13,398,397.







## Contribution to Canada's Progress

Tables showing the diversity of crops grown and value of each during the crop season of 1922 are given in the statistical chapter of this report. They indicate the extent of the contribution which the settlement of returned soldiers on the land is making to the total of agricultural production and development. As has been shown in a previous report the revenues of the railways alone, not to speak of the commercial and industrial organizations of the country, will be greatly increased by the activities of more than 25,000 agricultural producers who but for the soldier settlement scheme would have passed into other vocations on their return from overseas.

## PARLIAMENTARY INQUIRY INTO AGRICULTURAL CONDITIONS

On March 30, 1922, a Special Committee of the House of Commons was appointed, with Mr. Herbert Marler, M.P., as chairman,—

“to consider questions relating to the pensions, insurance and re-establishment of returned soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the committee.”

When the Soldier Settlement Act came into force and during the time that the bulk of the returned men went on the land agriculture was in a flourishing condition and high prices for agricultural products as well as for commodities which settlers had to buy prevailed. Unfortunately, however, since the fall of 1921 agriculture, not only in Canada but throughout the world has suffered a severe check, while at the same time the prices of many industrial products have been maintained at their former high levels, or at any rate have not declined in the same proportion. The economic depression in agriculture bore particularly on the men placed on the land under this scheme because they were in debt almost to the full extent of the property they held and were called upon to make interest payments and to repay a portion of the principal. A demand was voiced on the part of the alliance of returned soldier bodies for an investigation, and evidence was submitted to the committee.

### REPORT OF COMMITTEE

The report of the committee was submitted to Parliament on June 17 by Mr. Marler. The summary of evidence and recommendations of the Committee follow:—

It was represented to the committee in the evidence adduced that the settlers had bought their land, stock and equipment at peak prices, there being a depreciation in the land, stock and equipment, and were faced with the inability to market their produce, consequently some adjustment was necessary to enable them successfully to meet their obligations to the Government and ensure the success of the scheme.

It would appear that owing to the general economic depression which has been particularly severe in the agricultural industry, there has been a general deflation in the value of farm land, farm stock and farm equipment over the whole of Canada.

It would also appear that the situation in agriculture which was so difficult for experienced farmers to cope with presented even greater difficulties to the soldier settler who having been established on land recently was required to meet heavy payments each year.

The committee, however, cannot, nor does it believe anyone can arrive at a proper decision by stating in exact terms the extent of the deflation above referred to. It is only possible to estimate the same in general terms.

It was generally shown that the Soldier Settlement Board was exceedingly efficient in supplying stock and equipment, and in fact the land also to settlers at exceedingly moderate figures. In fact, as regards the lands so supplied,







certain which have fallen back into the hands of the board have been sold at a greater price than was paid by the board therefor.

It is, of course, to be noted that the soldier is obliged to put up 10 per cent of the value of the land purchased except in very exceptional cases for particular reasons. Where resales were made in which sales were included stock and equipment, and where the result of the sale was greater than the debit standing against the soldier the refund is returnable to the soldier.

Evidence has certainly been submitted showing that the average price paid by the board for soldiers' live stock, although moderate at the time of purchase would, in view of the present prevailing prices be higher than would be paid for the same live stock and equipment now.

### Suggested Measures of Relief

On behalf of the soldier settler a demand was made on the committee that there should be the following measures of relief taken to meet the situation of such soldier settler, namely:—

1. A revaluation of the land.
2. A revaluation of stock and equipment.
3. Exemption of interest for a period of years.
4. A reduction in the rate of interest.
5. An extension of time for the redemption of stock and equipment loans.

The situation as regards soldier settlers clearly requires to be approached from two viewpoints—the first is that the State has involved a very large amount of public funds which can only be repaid by keeping the settler on the land and by encouraging him in every reasonable manner, because it is manifest if the soldier settler leaves the land the State will certainly suffer serious loss, particularly as regards the stock and equipment loans, and—the second is that it is greatly in the interests of the State to have new land opened up, and even improved or partly improved land developed agriculturally.

It may be noted that soldier settlers have brought under cultivation 600,000 acres of land hitherto raw and unproductive and have thereby performed a work of development of considerable proportions.

The committee believes, however, that when the question of revaluation of the land is considered the difficulties are almost insurmountable and at the same time almost impossible to arrive at equitable conclusions.

### Payments Too Heavy

The committee, however, does feel that some measure of relief should be made, particularly considering that the payments now required to be met by the soldier settler are too heavy per annum to permit him to work the land with success. Recommendation is therefore made that the stock and equipment loans be placed on the same basis as the loans made for the purchase of the land itself—in other words, be repayable by twenty-five consecutive annual instalments with certain interest exemptions, in the following manner:—

The basic date for consolidation is to be taken as of April 1, 1922, up to which date is to be consolidated all disbursements up to that date, and interest owing by the settler. On the sum so arrived at interest will be added at 5 per cent per annum to the next standard date (October 1 in Manitoba and west—November 1 east of Manitoba). Thus, on the next standard date the settler will owe the consolidated amount plus interest thereon from April 1, 1922, at 5 per cent per annum.

## Interest Exemption

This amount so owed by the settler will be exempt as to interest as follows:—

For 1919 settlers, to October 1, 1926.

For 1920 settlers, to October 1, 1925.

] For 1921 settlers, to October 1, 1924.

It will be noted above that various exemptions are given and some brief explanation is perhaps necessary on account of the different periods of exemption so recommended to be accorded.

The 1919 exemption is made four years from October 1, 1922, because it was felt that the 1919 settlers had already gone through, as a rule, two poor years and had paid also, as a rule, higher prices for their stock and equipment than those settlers in later years. It was also considered, seeing that the consolidation date was made October 1, 1922, that the earlier settlers being charged interest to such date, had really less use or advantage of the advances made than those in later years. The same argument applies but in a lesser degree as regards 1920 and 1921 settlers, and hence their exemption is made less in proportion.

Excluding this exempted interest, the amount arrived at will, from the exempted interest dates as the case may be, bear interest at 5 per cent per annum, and be amortized and divided into twenty-five payments, of which the first one, two or three will not include any interest and the remainder will. The first of these twenty-five instalments will fall due on the next standard date after April 1, 1922.

This arrangement only applies to disbursements made up to April 1, 1922—disbursements made after that date will carry no exemption advantage, but will be payable in 25 annual instalments with interest amortized.

## 1922 AMENDMENTS TO SOLDIER SETTLEMENT ACT

The Act as amended by Parliament in the session of 1922 has two main provisions:—

### Extension of Time

1. Extension of time for repayment of loans. Under the amendment the Soldier Settlement Board may grant relief to settlers who are already on the land by changing the terms of repayment of their loans so that they will have twenty-five years within which to repay the indebtedness incurred prior to April 1, 1922. This applies to settlers who were established prior to October, 1921. All debts incurred prior to April 1, 1922, will be consolidated and interest will be added to the first standard date which is October 1, 1922.

### Interest Exemption

If the settler was established before October 1, 1919, he will receive four years' exemption from interest. On October 1, 1922, he will be required to pay one twenty-fifth of his consolidated debts without interest and in the three succeeding years he will make the same payment, after which interest is added and his consolidated payments of principal and interest will continue during the remainder of the twenty-five year period.

The following example may be cited:

"A Settler established on April 1, 1919, obtaining a loan of \$5,000 for land purchase, stock and equipment and permanent improvements. Payment due under the old plan on October 1, 1922, \$667.49. Under the amendment, this payment was reduced to \$232.40, and the remainder







of instalments will be approximately in the same amount. This great reduction was caused by the extension of stock and equipment loan of four annual instalments to twenty-five annual instalments, and by interest exemption of four years."

### Stock and Equipment Loan

2. The second feature of the amendment provided for an extension of the time for repaying loans for stock and equipment. The Act of 1919 provided for the repayment of these loans in four years in the case of improved lands and six years in the case of raw lands. It is now provided that stock and equipment loans are repayable in twenty-five equal annual instalments as in the case of land purchase and improvements. Under the original Act of 1917 loans for stock and equipment and building material on Dominion lands and first mortgages were all on a twenty-year term, which was a much more appropriate and reasonable provision. Considering the fact that settlers who are already established are to get twenty-five years from the date of consolidation within which to repay their loans and that in their case stock and equipment advances will be repayable on the same terms as land purchase and ordinary loans, it is considered only equitable that settlers securing advances for stock and equipment in future should be given a similar privilege.

### Minor Provisions

There are other minor provisions in the new Act. Under the old law in the case of a settler who made default in performance of his settlement duties the land and other property were resold by the board and the surplus must be refunded to the settler. Cases arise where the settler is not entitled to such refund, such as a man who refused to take up residence on the land and drop his application. In many cases the land acquired by the board for the settler had been bought below the market price and on resale a considerable profit has been realized. It is considered, if such a settler is not entitled to this surplus, that it should go to the Crown and become a part of a fund which may in future be used to assist in dealing with special cases.

Again, under the Act of 1919 a settler holding entry on patented Dominion lands, when foreclosed, was not entitled to receive any surplus whatever over his indebtedness to the board. In many cases the defaulting settler has completed all the requirements for obtaining patent and had he applied for a loan after obtaining patent he would have been eligible for refund of the surplus; but having applied for a loan before patent was not permitted to obtain patent until his indebtedness to the board was repaid. Thus he was prevented from negotiating a sale of the land. The amended Act remedies this situation and enables the board to make a refund to the settler where he has completed his duties and in some instances even if he has not completed his duties the board may make a partial refund to him from the surplus realized provided he has made substantial improvements on the land by which the board has been enabled to sell at an advanced price. If the settler is not entitled to surplus it will become part of the Assurance Fund which may be used to assist in dealing with special cases.

A further amendment provides that an official who in his appraisal report furnishes wrong information as to the actual selling value of the land which the board wishes to purchase or its character or suitability for soldier settlement will be liable to a heavy penalty.

# STATISTICAL STATEMENTS

## CROP PRODUCTION

The following figures relate to the production of live stock and field crops by 18,216 soldier settlers only, on whose farms it was possible to collect data of this nature in the ordinary course of supervision.

### VALUE OF FIELD CROPS AND LIVE STOCK, 1922, BY PROVINCES

| Province.                 | Value of<br>Crops<br>produced | Value of<br>Livestock held<br>by Settlers |
|---------------------------|-------------------------------|---|
|                           | \$ cts.                       | \$ cts.                                   |
| British Columbia.....     | 2,092,079 51                  | 1,362,207 00                              |
| Alberta.....              | 2,900,545 86                  | 4,020,998 30                              |
| Saskatchewan.....         | 6,002,413 08                  | 3,957,903 40                              |
| Manitoba.....             | 2,678,078 98                  | 2,112,272 00                              |
| Ontario.....              | 1,187,052 41                  | 1,104,187 00                              |
| Quebec.....               | 245,599 19                    | 235,233 20                                |
| New Brunswick.....        | 359,701 60                    | 252,843 00                                |
| Nova Scotia.....          | 368,480 92                    | 225,105 50                                |
| Prince Edward Island..... | 132,251 12                    | 127,648 00                                |
| Total.....                | 15,966,202 67                 | 13,398,397 40                             |

## DIVERSITY OF CROPS

The diversity of crops grown is indicated in the following table:—

| Crop.                         | Total Value   |
|-------------------------------|---------------|
|                               | \$ cts.       |
| Wheat.....                    | 6,349,296 71  |
| Oats.....                     | 2,145,009 82  |
| Barley.....                   | 521,752 00    |
| Rye.....                      | 182,545 07    |
| Flax.....                     | 183,736 48    |
| Field peas.....               | 20,529 12     |
| Field beans.....              | 297 60        |
| Buckwheat.....                | 39,914 39     |
| Mixed grains.....             | 71,886 61     |
| Green feed.....               | 946,363 57    |
| Hay.....                      | 3,137,069 50  |
| Grass and clover seed.....    | 11,850 06     |
| Corn (grain).....             | 31,857 41     |
| Fodder corn.....              | 224,737 80    |
| Sunflowers.....               | 30,720 15     |
| Turnips and mangolds.....     | 312,519 46    |
| Potatoes.....                 | 559,379 42    |
| Tomatoes.....                 | 112,522 48    |
| Garden corn, peas, beans..... | 38,826 61     |
| Onions.....                   | 49,770 00     |
| Melons.....                   | 3,012 00      |
| Other vegetables.....         | 151,565 67    |
| Tobacco.....                  | 7,314 08      |
| Apples (bearing).....         | 610,900 45    |
| Pears.....                    | 6,522 51      |
| Peaches and apricots.....     | 41,168 10     |
| Plums and prunes.....         | 7,779 00      |
| Cherries.....                 | 12,260 16     |
| Grapes.....                   | 17,315 16     |
| Small fruits.....             | 131,340 98    |
| Sweet pea seed.....           | 832 50        |
| Vegetable seed.....           | 4,200 00      |
| Walnuts.....                  | 22 80         |
| Flowers.....                  | 400 00        |
| Bulbs.....                    | 250 00        |
| Maple sugar.....              | 735 00        |
| Total.....                    | 15,966,202 67 |







# ANALYSIS OF LIVE STOCK HELD BY SETTLERS, 1922

| Class of Live stock           | Number held 1922 | Total value<br>\$ cts. |
|-------------------------------|------------------|------------------------|
| Work horses.....              | 64,224           | 6,651,990 00           |
| Drivers and young horses..... | 13,370           | 567,850 00             |
| Mules.....                    | 213              | 20,000 00              |
| Milch cows.....               | 63,717           | 2,791,381 00           |
| Other cattle.....             | 88,949           | 1,556,125 50           |
| Brood sows.....               | 13,732           | 348,960 00             |
| Other pigs.....               | 32,375           | 624,573 50             |
| Sheep.....                    | 11,225           | 80,124 00              |
| Goats.....                    | 108              | 1,559 00               |
| Bees (hives).....             | 331              | 4,328 00               |
| Chickens.....                 | 807,491          | 720,843 40             |
| Other poultry.....            |                  | 14,498 00              |
| Miscellaneous.....            |                  | 16,075 00              |
| Total.....                    |                  | 13,398,397 40          |

## FARM GARDENS AND DAIRY STOCK

The production of all possible foods for home consumption and the consequent keeping of store bills to a minimum is an important factor bearing on the progress of the beginner. Recognizing this, the board has exerted every influence on settlers no matter where located to maintain good gardens, keep milch cows and hogs and develop profitable flocks of poultry. The following table is of interest in this connection:—

| Province                  | Percentage of Settlers who had— |            |       |         |
|---------------------------|---------------------------------|------------|-------|---------|
|                           | Farm garden                     | Milch cows | Swine | Poultry |
| British Columbia.....     | 78.1                            | 66.7       | 40.2  | 75.0    |
| Alberta.....              | 76.5                            | 80.9       | 57.1  | 75.3    |
| Saskatchewan.....         | 83.9                            | 77.3       | 58.3  | 76.9    |
| Manitoba.....             | 81.9                            | 81.3       | 66.1  | 77.8    |
| Ontario.....              | 88.4                            | 90.3       | 71.5  | 88.4    |
| Quebec.....               | 87.0                            | 92.3       | 78.5  | 88.7    |
| New Brunswick.....        | 76.9                            | 91.0       | 79.8  | 88.5    |
| Nova Scotia.....          | 92.3                            | 93.3       | 75.9  | 84.1    |
| Prince Edward Island..... | 51.2                            | 90.0       | 64.6  | 80.0    |
| Dominion.....             | 80.8                            | 79.5       | 72.4  | 77.8    |

# TOTAL SETTLEMENT UNDER THE ACT

| District and Province     | Total applications to date | Total number qualified to date | Total number granted a Loan | Total established on Soldier Grant Entries without Loan | Total settlement under the Act |
|---------------------------|----------------------------|--------------------------------|-----------------------------|---|--------------------------------|
| Vancouver.....            | 10,088                     | 5,266                          | 2,112                       | 114   | 2,226                          |
| Vernon.....               | 968                        | 495                            | 1,125                       | 115   | 1,240                          |
| British Columbia.....     | 11,056                     | 5,761                          | 3,237                       | 229   | 3,466                          |
| Calgary.....              | 7,290                      | 5,892                          | 2,829                       | 443   | 3,272                          |
| Edmonton.....             | 7,766                      | 6,562                          | 3,782                       | 1,982   | 5,764                          |
| Alberta.....              | 15,056                     | 12,454                         | 6,611                       | 2,425   | 9,036                          |
| Regina.....               | 7,002                      | 5,717                          | 2,060                       | 640   | 2,700                          |
| Saskatoon.....            | 5,534                      | 4,137                          | 2,075                       | 352   | 2,427                          |
| Prince Albert.....        | 2,348                      | 1,804                          | 1,504                       | 1,481   | 2,985                          |
| Saskatchewan.....         | 14,884                     | 11,658                         | 5,639                       | 2,473   | 8,112                          |
| Manitoba.....             | 9,879                      | 8,066                          | 3,497                       | 1,231   | 4,728                          |
| Ontario.....              | 8,079                      | 4,709                          | 1,771                       | .....   | 1,771                          |
| Quebec.....               | 2,809                      | 1,333                          | 461                         | .....   | 461                            |
| New Brunswick.....        | 1,888                      | 1,358                          | 634                         | .....   | 634                            |
| Nova Scotia.....          | 1,746                      | 1,065                          | 431                         | .....   | 431                            |
| Prince Edward Island..... | 719                        | 539                            | 345                         | .....   | 345                            |
| Maritime Provinces.....   | 4,353                      | 2,962                          | 1,410                       | .....   | 1,410                          |
| Dominion Totals.....      | 66,116                     | 46,943                         | 22,626                      | 6,358   | 28,98                          |







# TRAINING OF PROSPECTIVE SETTLERS

| District and Province     | Number Applicants who were recommended for Training | Number now in Training | Completed or discontinued Training | Number who Qualified after Training | Number who have been granted a Loan after Training | Amount of Pay and Allowance issued to Applicants in Training since inception of Board |
|---------------------------|---|------------------------|------------------------------------|-------------------------------------|--|---|
|                           |   |                        |                                    |                                     |  | \$ cts.   |
| Vancouver.....            | 2,285   | 22                     | 941                                | 298                                 | 166  | 36,470 47   |
| Vernon.....               | 254   | 16                     | 180                                | 99                                  | 90   | 10,211 85   |
| British Columbia.....     | 2,539   | 38                     | 1,121                              | 397                                 | 256  | 46,682 32   |
| Calgary.....              | 721   | 15                     | 222                                | 139                                 | 25   | 11,526 69   |
| Edmonton.....             | 1,085   | 18                     | 471                                | 240                                 | 164  | 26,659 09   |
| Alberta.....              | 1,806   | 33                     | 693                                | 379                                 | 189  | 38,185 78   |
| Regina.....               | 443   | 46                     | 138                                | 58                                  | 44   | 11,221 26   |
| Saskatoon.....            | 514   | 22                     | 309                                | 127                                 | 92   | 7,259 74  |
| Prince Albert.....        | 70  | 15                     | 41                                 | 27                                  | 19   | 1,609 59  |
| Saskatchewan.....         | 1,027   | 83                     | 488                                | 212                                 | 155  | 20,090 59   |
| Manitoba.....             | 1,198   | 19                     | 384                                | 227                                 | 32   | 18,963 01   |
| Ontario.....              | 1,631   | 56                     | 587                                | 229                                 | 95   | 71,746 08   |
| Quebec.....               | 727   | .....                  | 409                                | 64                                  | 217  | 15,963 88   |
| New Brunswick.....        | 100   | .....                  | 65                                 | 28                                  | 20   | 4,074 25  |
| Nova Scotia.....          | 168   | 2                      | 111                                | 32                                  | 23   | 7,573 76  |
| Prince Edward Island..... | 61  | 1                      | 12                                 | 1                                   | .....  | 1,610 14  |
| Maritime Provinces.....   | 329   | 3                      | 188                                | 61                                  | 43   | 13,258 15   |
| Dominion Totals.....      | 9,257   | 232                    | 3,870                              | 1,569                               | 797  | 224,880 81  |

50.8 per cent of applicants who took training and qualified have been granted a Loan.

## GROSS LOANS TO SETTLERS

| District and Province   | Land purchase | Removal of encumbrances on Soldier Settlers' Land | Permanent improvements | Stock and equipment. Special advances, etc. | Total Gross Loans |
|-------------------------|---------------|---|------------------------|---|-------------------|
|                         | \$ cts.       | \$ cts.   | \$ cts.                | \$ cts.                                     | \$ cts.           |
| Vancouver.....          | 5,727,080 15  | 251,660 93  | 1,152,348 96           | 2,067,071 58                                | 9,198,161 62      |
| Vernon.....             | 2,991,242 39  | 190,577 48  | 699,320 49             | 948,264 35                                  | 4,829,404 71      |
| British Columbia.....   | 8,718,322 54  | 442,238 41  | 1,851,669 45           | 3,015,335 93                                | 14,027,566 33     |
| Calgary.....            | 8,343,302 98  | 368,584 83  | 1,273,016 04           | 3,919,267 69                                | 13,904,171 54     |
| Edmonton.....           | 6,763,163 91  | 340,109 02  | 1,183,490 28           | 4,606,651 97                                | 12,893,415 18     |
| Alberta.....            | 15,106,466 89 | 708,693 85  | 2,456,506 32           | 8,525,919 66                                | 26,797,586 72     |
| Regina.....             | 5,886,045 17  | 262,059 72  | 886,805 73             | 2,543,039 18                                | 9,577,949 80      |
| Saskatoon.....          | 5,228,820 85  | 297,251 75  | 933,406 60             | 2,686,297 91                                | 9,145,777 11      |
| Prince Albert.....      | 2,330,439 48  | 80,649 98   | 584,516 08             | 1,801,552 02                                | 4,797,157 56      |
| Saskatchewan.....       | 13,445,305 50 | 639,961 45  | 2,404,728 41           | 7,030,889 11                                | 23,520,884 47     |
| Manitoba.....           | 8,774,668 70  | 138,025 83  | 2,084,144 73           | 4,721,774 24                                | 15,718,613 50     |
| Ontario.....            | 5,744,905 15  | 133,821 32  | 225,666 82             | 1,625,128 28                                | 7,729,521 57      |
| Quebec.....             | 1,484,995 66  | 21,051 61   | 61,105 18              | 640,913 61                                  | 2,208,066 06      |
| Maritime Provinces..... | 3,079,820 58  | 125,844 22  | 115,020 76             | 1,029,752 92                                | 4,350,438 48      |
| Dominion Totals.....    | 56,354,485 02 | 2,209,636 69                                      | 9,198,841 67           | 26,589,713 75                               | 94,352,677 13     |

Sales to Indians.....\$ 380,870 46  
Total gross sales.....94,733,547 59







# SAVINGS

Effected by the Board in Purchase of Properties and Equipment from Inception  
to March 31, 1923

| District and Province     | Savings<br>effected on<br>purchase of<br>stock<br>and<br>equipment | Savings<br>effected in the<br>purchase<br>of properties<br>for Settlers<br>(being<br>the difference<br>between<br>price asked<br>by the vendor<br>and price<br>actually paid |
|---------------------------|--|--|
|                           | \$ cts.  | \$ cts.  |
| Vancouver.....            | 82,538 15  | 286,634 00   |
| Vernon.....               | 12,033 99  | 120,416 00   |
| British Columbia.....     | 94,572 14  | 407,050 00   |
| Calgary.....              | 192,908 89   | 764,895 26   |
| Edmonton.....             | 163,710 24   | 1,384,657 45   |
| Alberta.....              | 356,619 13   | 2,159,552 71   |
| Regina.....               | 151,576 34   | 344,526 00   |
| Saskatoon.....            | 129,328 79   | 328,171 70   |
| Prince Albert.....        | 84,249 90  | 126,446 97   |
| Saskatchewan.....         | 365,155 03   | 799,144 67   |
| Manitoba.....             | 229,866 21   | 527,829 09   |
| Ontario.....              | 30,285 76  | 109,408 00   |
| Quebec.....               | 2,303 13   | 59,613 00  |
| New Brunswick.....        | 5,241 05   | 46,655 00  |
| Nova Scotia.....          | 6,018 34   | 83,656 09  |
| Prince Edward Island..... | 3,030 01   | 51,838 00  |
| Maritime Provinces.....   | 14,289 40  | 182,149 00   |
| Dominion Totals.....      | 1,093,090 80   | 4,244,746 47   |

# TOTAL ACREAGE

| District and Province             | Acreage Occupied by Settlers with Loans |                       |                |               |                                   | Acreage occupied by Settlers without Loans | Total acreage |
|-----------------------------------|---|-----------------------|----------------|---------------|-----------------------------------|--|---------------|
|                                   | Purchased Lands                         | Privately owned Lands | Dominion Lands | Total acreage | Average acreage of Settler's farm |  |               |
| Vancouver.....                    | 94,202                                  | 24,023                | 288            | 118,513       | 56.1                              | 27,360                                     | 145,873       |
| Vernon.....                       | 65,891                                  | 13,556                | 14,198         | 93,645        | 83.2                              | 27,600                                     | 121,245       |
| British Columbia.....             | 160,093                                 | 37,579                | 14,486         | 212,158       | 65.5                              | 54,960                                     | 267,118       |
| Calgary.....                      | 427,711                                 | 51,742                | 144,279        | 623,732       | 220.5                             | 106,320                                    | 730,052       |
| Edmonton.....                     | 376,548                                 | 81,765                | 355,473        | 813,786       | 215.2                             | 475,680                                    | 1,289,466     |
| Alberta.....                      | 804,259                                 | 133,507               | 499,752        | 1,437,518     | 217.4                             | 582,000                                    | 2,019,518     |
| Regina.....                       | 299,504                                 | 63,304                | 88,283         | 451,091       | 219.0                             | 153,600                                    | 604,691       |
| Saskatoon.....                    | 301,080                                 | 66,026                | 50,437         | 417,543       | 201.2                             | 84,480                                     | 502,023       |
| Prince Albert.....                | 139,920                                 | 38,996                | 188,157        | 367,073       | 244.1                             | 355,440                                    | 722,513       |
| Saskatchewan.....                 | 740,504                                 | 168,326               | 326,877        | 1,235,707     | 219.1                             | 593,520                                    | 1,829,227     |
| Manitoba.....                     | 432,391                                 | 34,684                | 223,492        | 690,567       | 197.5                             | 295,440                                    | 986,007       |
| Ontario.....                      | 155,265                                 | 10,849                |                | 166,114       | 93.8                              |  | 166,114       |
| Quebec.....                       | 49,201                                  | 3,034                 |                | 52,235        | 113.3                             |  | 52,235        |
| New Brunswick.....                | 75,661                                  | 6,843                 | 310            | 82,814        | 130.6                             |  | 82,814        |
| Nova Scotia.....                  | 47,687                                  | 7,281                 |                | 54,968        | 127.5                             |  | 54,968        |
| Prince Edward Island.....         | 25,246                                  | 4,737                 |                | 29,983        | 86.9                              |  | 29,983        |
| Maritime Provinces.....           | 148,594                                 | 18,861                | 310            | 167,765       | 119.0                             |  | 167,765       |
| Dominion Totals.....              | 2,490,307                               | 406,840               | 1,064,917      | 3,962,064     | 175.1                             | 1,525,920                                  | 5,487,984     |
| Acreage of purchased lands.....   |   |                       |                |               |                                   |  | 2,490,307     |
| " privately-owned lands.....      |   |                       |                |               |                                   |  | 406,840       |
| " Dominion lands (with loan)..... |   |                       |                |               |                                   |  | 1,064,917     |
| " " (without loans).....          |   |                       |                |               |                                   |  | 1,525,920     |
| Total acreage.....                |   |                       |                |               |                                   |  | 5,487,984     |







# PURCHASED LANDS

## Acreage and Average Price Paid

| District and Province     | Total Acreage Purchased and Amount paid |                     |         |                            |               |         |                     |              |            |                     |
|---------------------------|---|---------------------|---------|----------------------------|---------------|---------|---------------------|--------------|------------|---------------------|
|                           | Average Price per Acre                  |                     |         | Inception to Mar. 31, 1921 |               |         | Fiscal Year 1921-22 |              |            | Fiscal Year 1922-23 |
|                           | Inception to Mar. 31, 1921              | Fiscal Year 1921-22 |         | Acreage                    | Amount        |         | Acreage             | Amount       |            | Amount              |
|                           |   | \$ cts.             | \$ cts. |                            | \$ cts.       | \$ cts. |                     | \$ cts.      | \$ cts.    |                     |
| Vancouver.....            | 17 63                                   | 57 10               | 62 61   | 89,103                     | 5,087,514 00  | 3,299   | 3,299               | 208,560 00   | 1,800      | 133,071 00          |
| Vernon.....               | 29 52                                   | 42 18               | 46 60   | 57,085                     | 2,407,748 00  | 5,804   | 5,804               | 270,445 00   | 3,002      | 213,329 00          |
| British Columbia.....     | 51 27                                   | 52 40               | 72 14   | 146,188                    | 7,495,262 00  | 9,103   | 9,103               | 477,005 00   | 4,802      | 346,400 00          |
| Calgary.....              | 17 02                                   | 18 61               | 18 47   | 361,919                    | 6,101,285 00  | 42,579  | 42,579              | 792,446 00   | 23,213     | 428,696 00          |
| Edmonton.....             | 16 59                                   | 13 96               | 19 75   | 330,040                    | 5,475,742 00  | 27,012  | 27,012              | 533,615 00   | 19,496     | 354,369 00          |
| Alberta.....              | 16 82                                   | 19 05               | 18 33   | 691,959                    | 11,637,027 00 | 69,591  | 69,591              | 1,326,061 00 | 42,709     | 783,065 00          |
| Regina.....               | 17 69                                   | 17 18               | 16 01   | 260,979                    | 4,617,353 00  | 24,122  | 24,122              | 414,463 00   | 14,403     | 230,675 00          |
| Saskatoon.....            | 15 66                                   | 13 96               | 18 46   | 258,157                    | 4,043,764 00  | 29,174  | 29,174              | 407,224 00   | 13,749     | 253,876 00          |
| Prince Albert.....        | 14 90                                   | 11 17               | 13 04   | 108,270                    | 1,613,033 00  | 20,530  | 20,530              | 229,383 00   | 11,120     | 154,972 00          |
| Saskatchewan.....         | 16 37                                   | 14 24               | 16 28   | 627,406                    | 10,274,150 00 | 73,826  | 73,826              | 1,051,070 00 | 39,272     | 639,523 00          |
| Manitoba.....             | 17 63                                   | 21 04               | 23 41   | 392,029                    | 6,910,362 00  | 24,242  | 24,242              | 509,977 00   | 16,120     | 377,419 00          |
| Ontario.....              | 34 38                                   | 38 35               | 38 12   | 128,532                    | 4,418,970 00  | 16,160  | 16,160              | 619,669 00   | 10,573     | 402,997 00          |
| Quebec.....               | 29 52                                   | 37 95               | 29 52   | 43,328                     | 1,278,737 00  | 2,542   | 2,542               | 96,460 00    | 3,331      | 98,343 00           |
| New Brunswick.....        | 16 48                                   | 25 58               | 18 08   | 62,860                     | 1,036,109 00  | 6,382   | 6,382               | 163,144 00   | 116,053 00 | 116,053 00          |
| Nova Scotia.....          | 19 56                                   | 25 38               | 23 57   | 33,409                     | 770,852 00    | 4,107   | 4,107               | 104,232 00   | 6,471      | 98,315 00           |
| Prince Edward Island..... | 28 04                                   | 29 60               | 33 27   | 22,335                     | 626,239 00    | 1,467   | 1,467               | 43,430 00    | 1,444      | 48,037 00           |
| Maritime Provinces.....   | 19 53                                   | 26 00               | 21 80   | 124,604                    | 2,433,220 00  | 11,956  | 11,956              | 310,806 00   | 12,034     | 262,405 00          |
| Dominion totals.....      | 21 10                                   | 21 17               | 22 59   | 2,154,046                  | 45,447,728 00 | 207,420 | 207,420             | 4,391,068 00 | 128,841    | 2,910,252 00        |

# COLLECTIONS

For Collection Period 1920-21  
West of Toronto from October 1, 1920—August 6, 1921  
East of Toronto from November 1, 1920—September 6, 1921.

| District and Province     | Total Amount Due<br>\$ cts. | Due Payments Received<br>\$ cts. | Per cent | Prepayments Received<br>\$ cts. | Total Amount Collected<br>\$ cts. | Per cent | Settlers.         |                          |          |
|---------------------------|-----------------------------|----------------------------------|----------|---------------------------------|-----------------------------------|----------|-------------------|--------------------------|----------|
|                           |                             |                                  |          |                                 |                                   |          | With Due Payments | Number who made Payments | Per cent |
| Vancouver.....            | 234,912 33                  | 90,312 51                        | 38.4     | 148,880 55                      | 239,193 06                        | 101.8    | 1,354             | 918                      | 67.8     |
| Vernon.....               | 35,477 15                   | 41,895 40                        | 49.0     | 59,819 62                       | 101,715 02                        | 119.0    | 589               | 411                      | 69.8     |
| British Columbia.....     | 320,389 48                  | 132,207 91                       | 41.3     | 208,700 17                      | 340,908 08                        | 106.4    | 1,943             | 1,329                    | 68.4     |
| Calgary.....              | 314,775 55                  | 140,762 75                       | 44.7     | 74,460 33                       | 215,223 08                        | 68.4     | 1,449             | 1,030                    | 71.1     |
| Edmonton.....             | 421,913 99                  | 198,475 15                       | 47.0     | 97,485 68                       | 295,960 21                        | 70.1     | 2,382             | 1,753                    | 73.6     |
| Alberta.....              | 736,689 54                  | 339,237 90                       | 46.0     | 171,945 39                      | 511,183 29                        | 69.4     | 3,831             | 2,783                    | 72.6     |
| Regina.....               | 192,434 79                  | 108,706 09                       | 56.5     | 19,333 10                       | 128,039 19                        | 66.5     | 1,156             | 836                      | 72.3     |
| Saskatoon.....            | 188,566 86                  | 97,496 17                        | 51.7     | 48,838 91                       | 146,335 08                        | 77.6     | 751               | 665                      | 88.5     |
| Prince Albert.....        | 56,232 42                   | 37,308 17                        | 43.2     | 37,545 19                       | 74,848 36                         | 86.8     | 811               | 515                      | 63.5     |
| Saskatchewan.....         | 467,234 07                  | 234,505 43                       | 52.1     | 105,717 20                      | 349,222 63                        | 74.7     | 2,718             | 2,016                    | 74.2     |
| Manitoba.....             | 398,944 10                  | 221,673 42                       | 55.6     | 147,788 35                      | 369,461 77                        | 92.6     | 1,587             | 1,309                    | 82.5     |
| Ontario.....              | 199,669 46                  | 180,367 24                       | 90.3     | 215,396 04                      | 395,763 28                        | 198.2    | 1,075             | 1,034                    | 96.2     |
| Quebec.....               | 57,742 42                   | 31,922 41                        | 55.3     | 40,743 18                       | 72,665 59                         | 125.8    | 229               | 151                      | 65.9     |
| New Brunswick.....        | 49,761 13                   | 38,835 71                        | 78.0     | 69,340 85                       | 108,176 56                        | 217.4    | 369               | 336                      | 93.3     |
| Nova Scotia.....          | 37,790 96                   | 30,697 05                        | 81.0     | 46,192 53                       | 76,799 58                         | 203.2    | 242               | 226                      | 93.4     |
| Prince Edward Island..... | 27,339 20                   | 25,270 42                        | 90.8     | 59,196 23                       | 84,466 65                         | 303.4    | 189               | 188                      | 99.5     |
| Maritime Provinces.....   | 115,391 38                  | 94,713 18                        | 82.1     | 174,729 61                      | 269,442 79                        | 233.5    | 791               | 750                      | 94.8     |
| Dominion Totals.....      | 2,296,060 45                | 1,243,627 49                     | 54.2     | 1,065,019 94                    | 2,308,647 43                      | 100.5    | 12,714            | 9,372                    | 77.0     |

## DOMINION AVERAGES

Of total payments due 54.2 p.c. was received.  
Of total payments due 100.5 p.c. was received (including prepayments).  
Of total settlers with payments due, 77 p.c. made payments.  
Of total settlers making payments 59.4 p.c. paid in full.  
Of total settlers making payments 40.6 p.c. paid in part.







**COLLECTIONS**  
**For Collection Period 1921-22**  
**West of Toronto from October 1, 1921—July 31, 1922.**  
**East of Toronto from November 1, 1921—July 31, 1922.**

| District and Province     | Total Amount Due |              | Duc Payments Received |      | Per cent   | Prepayments Received |              | Total Amount Collected | Per cent | Settlers          |                          |          |                              |
|---------------------------|------------------|--------------|-----------------------|------|------------|----------------------|--------------|------------------------|----------|-------------------|--------------------------|----------|------------------------------|
|                           | \$               | cts.         | \$                    | cts. |            | \$                   | cts.         |                        |          | With Due Payments | Number who made Payments | Per cent | Number who made Prepay-ments |
| Vancouver.....            | 454,933 74       | 138,318 05   | 30.4                  | 30.4 | 119,023 55 | 56.6                 | 257,341 60   | 56.6                   | 1,371    | 1,069             | 78.0                     | 196      |                              |
| Vernon.....               | 175,211 88       | 71,498 90    | 40.8                  | 40.8 | 35,485 23  | 61.1                 | 106,984 13   | 61.1                   | 603      | 521               | 78.0                     | 217      |                              |
| British Columbia.....     | 630,145 62       | 209,816 95   | 33.3                  | 33.3 | 154,508 78 | 57.8                 | 364,325 73   | 57.8                   | 2,034    | 1,590             | 78.0                     | 413      |                              |
| Calgary.....              | 317,311 82       | 143,229 39   | 45.1                  | 45.1 | 58,634 29  | 63.6                 | 201,863 68   | 63.6                   | 1,464    | 1,084             | 74.0                     | 177      |                              |
| Edmonton.....             | 457,075 20       | 143,147 64   | 31.3                  | 31.3 | 55,008 63  | 43.3                 | 198,156 27   | 43.3                   | 2,137    | 1,357             | 63.5                     | 175      |                              |
| Alberta.....              | 774,387 02       | 286,377 03   | 37.0                  | 37.0 | 113,642 92 | 51.7                 | 400,019 95   | 51.7                   | 3,601    | 2,441             | 67.8                     | 252      |                              |
| Regina.....               | 436,839 88       | 122,156 36   | 28.0                  | 28.0 | 32,507 43  | 35.4                 | 154,663 79   | 35.4                   | 1,379    | 953               | 69.1                     | 114      |                              |
| Saskatoon.....            | 389,046 51       | 134,975 89   | 34.7                  | 34.7 | 25,633 00  | 41.1                 | 160,009 49   | 41.1                   | 1,388    | 1,034             | 74.5                     | 206      |                              |
| Prince Albert.....        | 121,566 34       | 72,735 18    | 59.8                  | 59.8 | 32,480 36  | 86.5                 | 105,215 54   | 86.5                   | 897      | 781               | 87.1                     | 108      |                              |
| Saskatchewan.....         | 947,452 73       | 329,867 43   | 34.8                  | 34.8 | 90,021 39  | 44.3                 | 419,888 82   | 44.3                   | 3,604    | 2,768             | 75.5                     | 428      |                              |
| Manitoba.....             | 601,051 50       | 165,530 35   | 27.5                  | 27.5 | 63,044 21  | 38.0                 | 228,574 56   | 38.0                   | 2,169    | 1,333             | 61.4                     | 118      |                              |
| Ontario.....              | 313,170 25       | 181,125 84   | 57.8                  | 57.8 | 173,110 76 | 113.1                | 354,236 60   | 113.1                  | 1,141    | 910               | 79.7                     | 130      |                              |
| Quebec.....               | 109,644 33       | 25,511 93    | 23.3                  | 23.3 | 46,480 85  | 65.6                 | 71,992 78    | 65.6                   | 236      | 168               | 71.2                     | 22       |                              |
| New Brunswick.....        | 62,236 15        | 33,528 21    | 53.9                  | 53.9 | 28,214 58  | 99.2                 | 61,742 79    | 99.2                   | 341      | 288               | 84.4                     | 28       |                              |
| Nova Scotia.....          | 62,311 87        | 30,712 13    | 58.9                  | 58.9 | 34,109 16  | 113.6                | 70,821 34    | 113.6                  | 276      | 227               | 82.2                     | 23       |                              |
| Prince Edward Island..... | 41,896 62        | 26,507 82    | 63.3                  | 63.3 | 30,085 56  | 135.1                | 56,593 38    | 135.1                  | 223      | 187               | 83.8                     | 32       |                              |
| Maritime Provinces.....   | 166,444 64       | 96,748 21    | 58.1                  | 58.1 | 92,409 30  | 113.6                | 189,157 51   | 113.6                  | 840      | 702               | 83.6                     | 83       |                              |
| Dominion Totals.....      | 3,542,296 09     | 1,294,977 74 | 36.5                  | 36.5 | 733,218 21 | 57.3                 | 2,028,195 95 | 57.3                   | 13,690   | 9,912             | 72.4                     | 1,546    |                              |

**DOMINION AVERAGES**

Of total payments due 36.5 p.c. was received.

Of total payments due, 57.3 p.c. was received (including prepayments).

Of total settlers with payments due, 72.4 p.c. made payments.

Of total settlers who made payments, 56.7 p.c. paid in full.

Of total settlers who made payments, 43.3 p.c. paid in part.

## For Collection Period 1922-23

West of Toronto from October 1, 1922—March 31, 1923,  
East of Toronto from November 1, 1922—March 31, 1923.

| District and Province     | Total<br>Amount<br>Due | Due<br>Payments<br>Received | Per cent | Prepayments<br>Received | Total<br>Amount<br>Collected | Per cent | Settlers.               |                                   |          |  |
|---------------------------|------------------------|-----------------------------|----------|-------------------------|------------------------------|----------|-------------------------|-----------------------------------|----------|--|
|                           |                        |                             |          |                         |                              |          | With<br>Due<br>Payments | Number<br>who<br>made<br>Payments | Per cent | Number<br>who made<br>Prepay-<br>ments |
|                           | \$                     | \$ cts.                     |          | \$ cts.                 | \$ cts.                      |          |                         |                                   |          |  |
| Vancouver.....            | 307,361 98             | 110,565 27                  | 36.0     | 30,863 96               | 141,429 23                   | 46.0     | 1,672                   | 1,145                             | 68.5     | 84                                     |
| Vernon.....               | 142,333 10             | 48,610 37                   | 34.1     | 28,834 17               | 77,444 54                    | 54.4     | 846                     | 503                               | 59.5     | 183                                    |
| British Columbia.....     | 449,715 08             | 159,175 64                  | 35.4     | 59,698 13               | 218,873 77                   | 48.7     | 2,518                   | 1,648                             | 65.4     | 267                                    |
| Calgary.....              | 471,793 14             | 130,800 84                  | 27.7     | 46,211 86               | 177,012 70                   | 37.5     | 2,327                   | 1,081                             | 46.4     | 277                                    |
| Edmonton.....             | 395,228 56             | 120,354 64                  | 30.5     | 33,913 11               | 154,267 75                   | 39.0     | 2,755                   | 1,441                             | 52.3     | 229                                    |
| Alberta.....              | 867,021 70             | 251,155 48                  | 29.0     | 80,124 97               | 331,280 45                   | 38.2     | 5,082                   | 2,522                             | 49.6     | 506                                    |
| Regina.....               | 318,923 75             | 219,793 90                  | 68.9     | 27,094 84               | 247,488 74                   | 77.6     | 1,721                   | 1,391                             | 80.8     | 462                                    |
| Saskatoon.....            | 287,980 31             | 151,445 58                  | 52.6     | 18,967 80               | 170,413 38                   | 59.2     | 1,680                   | 1,163                             | 69.2     | 215                                    |
| Prince Albert.....        | 171,257 27             | 94,412 22                   | 55.1     | 11,456 23               | 105,868 45                   | 61.8     | 1,281                   | 915                               | 71.4     | 74                                     |
| Saskatchewan.....         | 778,161 33             | 405,651 70                  | 59.8     | 58,118 87               | 523,770 57                   | 67.3     | 4,682                   | 3,469                             | 74.1     | 751                                    |
| Manitoba.....             | 476,279 51             | 192,836 42                  | 40.5     | 35,116 19               | 227,952 61                   | 47.9     | 2,633                   | 1,610                             | 61.1     | 246                                    |
| Ontario.....              | 230,659 90             | 145,582 55                  | 63.1     | 63,129 32               | 210,712 17                   | 91.3     | 1,323                   | 1,015                             | 76.7     | 158                                    |
| Quebec.....               | 60,133 08              | 21,101 72                   | 35.1     | 6,051 80                | 27,153 52                    | 45.2     | 295                     | 165                               | 55.9     | 28                                     |
| New Brunswick.....        | 55,113 31              | 21,087 63                   | 38.3     | 7,074 20                | 28,161 23                    | 51.1     | 448                     | 263                               | 58.7     | 63                                     |
| Nova Scotia.....          | 45,164 54              | 19,052 21                   | 42.2     | 17,472 14               | 36,524 35                    | 80.9     | 319                     | 201                               | 63.0     | 45                                     |
| Prince Edward Island..... | 30,744 01              | 18,033 05                   | 58.7     | 7,453 07                | 25,486 12                    | 82.9     | 259                     | 206                               | 79.5     | 42                                     |
| Maritime Provinces.....   | 131,021 86             | 58,173 29                   | 44.4     | 31,999 41               | 90,171 70                    | 68.8     | 1,026                   | 670                               | 65.3     | 150                                    |
| Dominion Totals.....      | 2,992,994 46           | 1,293,676 10                | 43.2     | 338,238 69              | 1,629,914 79                 | 54.5     | 17,559                  | 11,099                            | 63.2     | 2,060                                  |

## DOMINION AVERAGES

Of total payments due, 43.2 p.c. was paid to March 31, 1923.

Of total payments due, 54.5 p.c. was paid to March 31 (including prepayments).

Of total settlers with payments due, 63.2 made payments.

Of total settlers making payments, 62.1 paid in full.

Of total settlers making payments, 37.9 p.c. paid in part.







# LOANS REPAID IN FULL

| District and Province     | Repaid<br>Loan by<br>selling<br>Farm | Repaid<br>Loan and<br>continued<br>to Farm | Total<br>repaid<br>Loans |
|---------------------------|--------------------------------------|--|--------------------------|
| Vancouver.....            | 56                                   | 44   | 100                      |
| Vernon.....               | 21                                   | 9  | 30                       |
| British Columbia.....     | 77                                   | 53   | 130                      |
| Calgary.....              | 10                                   | 50   | 60                       |
| Edmonton.....             | 26                                   | 55   | 81                       |
| Alberta.....              | 36                                   | 105  | 141                      |
| Regina.....               | 7                                    | 19   | 26                       |
| Saskatoon.....            | 10                                   | 16   | 26                       |
| Prince Albert.....        | 10                                   | 17   | 27                       |
| Saskatchewan.....         | 27                                   | 52   | 79                       |
| Manitoba.....             | 27                                   | 20   | 47                       |
| Ontario.....              | 63                                   | 32   | 95                       |
| Quebec.....               | 6                                    | 4  | 10                       |
| New Brunswick.....        | 11                                   | 13   | 24                       |
| Nova Scotia.....          | 10                                   | 14   | 24                       |
| Prince Edward Island..... | 14                                   | 19   | 33                       |
| Maritime Provinces.....   | 35                                   | 46   | 81                       |
| Dominion Totals.....      | 271                                  | 312  | 583                      |

## ESTATES AND FORECLOSURES

| District and Province     | Total number of adjustment cases | Number of completed cases | Number of pending cases | Percentage of Settlers with Loans in adjustment |
|---------------------------|----------------------------------|---------------------------|-------------------------|---|
| Vancouver.....            | 340                              | 152                       | 188                     | 16.1  |
| Vernon.....               | 154                              | 55                        | 99                      | 13.7  |
| British Columbia.....     | 494                              | 207                       | 287                     | 15.3  |
| Calgary.....              | 308                              | 81                        | 227                     | 10.9  |
| Edmonton.....             | 689                              | 132                       | 557                     | 13.2  |
| Alberta.....              | 997                              | 213                       | 784                     | 15.1  |
| Regina.....               | 226                              | 64                        | 162                     | 11.0  |
| Saskatoon.....            | 222                              | 41                        | 181                     | 10.7  |
| Prince Albert.....        | 134                              | 26                        | 108                     | 8.9   |
| Saskatchewan.....         | 582                              | 131                       | 451                     | 10.3  |
| Manitoba.....             | 624                              | 128                       | 496                     | 17.8  |
| Ontario.....              | 244                              | 108                       | 136                     | 13.8  |
| Quebec.....               | 135                              | 82                        | 53                      | 29.3  |
| New Brunswick.....        | 102                              | 46                        | 56                      | 16.1  |
| Nova Scotia.....          | 53                               | 30                        | 23                      | 12.3  |
| Prince Edward Island..... | 54                               | 33                        | 21                      | 15.6  |
| Maritime Provinces.....   | 209                              | 109                       | 100                     | 14.8  |
| Dominion Totals.....      | 3,285                            | 978                       | 2,307                   | 14.5  |

## SUMMARY

|   |       |
|---|-------|
| Number of cases completely closed out, involving 973 parcels of land..... | 978   |
| “ pending cases where stock and equipment sold but land not sold.....     | 1,587 |
| “ “ where stock and equipment sold but documents not complete.....        | 140   |
| “ “ land has been sold but stock and equipment not sold.....              | 79    |
| “ “ both land and stock and equipment are unsold..                        | 501   |
| Total number of adjustment cases.....                                     | 3,285 |

Of total settlers granted a loan 14.5 per cent have passed into adjustment.







# ESTATES AND FORECLOSURES

## TOTAL LANDS RESOLD AND OFFERS ACCEPTED

| District                  | Number<br>of<br>units | Debit        | Credit       | Balance       |
|---------------------------|-----------------------|--------------|--------------|---------------|
|                           |                       | \$ cts.      | \$ cts.      | \$ cts.       |
| Vancouver.....            | 188                   | 656,953 53   | 742,995 84   | Cr. 86,042    |
| Vernon.....               | 61                    | 219,441 25   | 242,091 12   | Cr. 22,649 8  |
| Calgary.....              | 109                   | 425,426 21   | 483,326 17   | Cr. 57,899 9  |
| Edmonton.....             | 206                   | 561,179 67   | 673,317 16   | Cr. 112,137 4 |
| Regina.....               | 95                    | 336,461 04   | 393,826 46   | Cr. 57,365 4  |
| Saskatoon.....            | 70                    | 238,742 35   | 275,033 85   | Cr. 36,341 5  |
| Prince Albert.....        | 43                    | 77,658 19    | 111,050 39   | Cr. 33,392 2  |
| Manitoba.....             | 153                   | 591,358 34   | 620,879 39   | Cr. 29,521 0  |
| Ontario.....              | 139                   | 479,053 25   | 517,002 81   | Cr. 37,949 5  |
| Quebec.....               | 89                    | 342,836 09   | 334,231 66   | Dr. 8,604 4   |
| New Brunswick.....        | 69                    | 140,997 87   | 151,282 71   | Cr. 10,284 8  |
| Nova Scotia.....          | 35                    | 83,592 88    | 92,239 72    | Cr. 8,646 8   |
| Prince Edward Island..... | 44                    | 97,818 15    | 110,805 00   | Cr. 12,986 8  |
| Maritime Provinces.....   | 143                   | 222,403 90   | 354,327 43   | Cr. 31,913 5  |
| Dominion Totals.....      | 1,306                 | 4,251,518 82 | 4,748,132 28 | Cr. 496,613 4 |

### SUMMARY

|                                   |                |
|-----------------------------------|----------------|
| Total number parcels of land..... | 1,306          |
| Cost to the Board.....            | \$4,251,518 82 |
| Selling price.....                | 4,748,132 28   |
| Surplus.....                      | \$ 496,613 46  |

### SUMMARY OF LAND SALES

|  | Cost<br>to<br>the Board | Selling<br>price | Surplus   |
|--|-------------------------|------------------|-----------|
|  | \$ cts.                 | \$ cts.          | \$ cts.   |
| 973 cases—Completed .....                                    | 3,204,874 75            | 3,580,104 10     | 375,229 3 |
| 78 " Land sold, stock and equipment not sold (Class 3) ..... | 252,021 67              | 264,467 22       | 12,445 5  |
| 140 " Sale of land pending, documents not complete.....      | 422,938 90              | 473,110 03       | 50,121 1  |
| 115 " Offers for land accepted.....                          | 371,633 50              | 430,450 93       | 58,817 4  |
| Total—1,306 parcels of land.....                             | 4,251,518 82            | 4,748,132 28     | 496,613 4 |

# SOLDIER LAND SETTLEMENT RESERVE FUND

| Name of Account                      | Land sold.<br>Sale price | Land on hand<br>Sale price | Total Land |            |
|--------------------------------------|--------------------------|----------------------------|------------|------------|
|                                      |                          |                            | Acres      | Sale price |
|                                      | \$ cts.                  | \$ cts.                    |            | \$ cts.    |
| Doukhobor lands—Rental Account.....  | 14,659 69                |                            |            | 14,659 69  |
| "    Saskatoon.....                  | 106,745 80               | 29,528 10                  | 9,074 2    | 136,273 90 |
| Slade Lease—Calgary.....             | 27,338 00                | 9,705 00                   | 3,200 0    | 37,043 00  |
| Hudson Bay lands—Calgary.....        | 190,240 00               | 70,457 00                  | 16,600 0   | 260,697 00 |
| "    Edmonton.....                   | 2,300 00                 | 31,960 00                  | 5,280 0    | 34,260 00  |
| "    Prince Albert.....              | 28,055 00                | 87,925 00                  | 21,290 0   | 115,980 00 |
| Hill Ranch—Saskatoon.....            | 5,138 00                 | 13,590 00                  | 2,030 0    | 18,728 00  |
| Westview Ranch—Calgary.....          | 302,368 00               |                            | 16,871 90  | 302,368 00 |
| Valuable lands—Calgary.....          | 4,800 00                 | 32,048 00                  | 3,038 53   | 36,848 00  |
| "    Winnipeg.....                   |                          | 1,784 00                   | 54 0       | 1,784 00   |
| "    Regina.....                     |                          | 5,000 00                   | 480 0      | 5,000 00   |
| "    Saskatoon.....                  |                          | 3,200 00                   | 160 0      | 3,200 00   |
| Cost of Slade Lease..... \$ 5,000 00 | 681,644 49               | 285,197 10                 | 79,128 63  | 966,841 59 |
| "    Westview Ranch..... 27,000 00   | 32,000 00                |                            |            | 32,000 00  |
|                                      | 649,644 49               | 285,197 10                 | 79,128 63  | 934,841 59 |

## COST OF ADMINISTRATION

| Nature of Expenditure                                     | From inception to<br>Mar 31, 1921 | Fiscal Year<br>1921-22 | Fiscal Year<br>1922-23 | Total        |
|---|-----------------------------------|------------------------|------------------------|--------------|
|   | \$ cts.                           | \$ cts.                | \$ cts.                | \$ cts.      |
| Salaries.....   | 3,302,507 93                      | 1,362,871 91           | 1,165,298 26           | 5,830,678 10 |
| Travelling Expenses—                                      |                                   |                        |                        |              |
| Administration.....                                       | 126,382 87                        | 57,242 42              | 52,957 86              | 236,583 15   |
| Land inspection.....                                      | 330,692 97                        | 53,781 10              | 32,089 05              | 416,563 12   |
| Agricultural supervision.....                             | 622,928 75                        | 279,072 78             | 213,417 59             | 1,115,419 12 |
| Estates branch.....                                       | 14,977 80                         | 28,430 28              | 22,311 59              | 65,719 67    |
| Home Branch.....  | 27,090 85                         | 8,965 58               | 7,384 64               | 43,441 07    |
| Office expenses.....                                      | 375,681 65                        | 137,357 85             | 100,845 37             | 613,884 87   |
| Printing and stationery.....                              | 359,376 89                        | 32,022 88              | 32,323 54              | 423,723 31   |
| Legal expenses and disbursements.....                     | 291,667 14                        | 37,220 23              | 29,693 73              | 358,581 10   |
| Travelling equipment—Motor cars.....                      | 186,919 50                        | 47,487 95              | 37,618 84              | 272,026 29   |
| "    "    Horses and vehicles.....                        | 21,789 28                         | 3,282 07               | 2,623 55               | 27,694 90    |
| Specialist services.....                                  | 201,419 91                        | 2,641 51               | 684 00                 | 204,745 42   |
| Advertising.....  | 36,495 34                         | 5,190 39               | 3,711 42               | 45,397 15    |
| Miscellaneous.....  |                                   | 7,148 32               | 6,810 99               | 13,959 31    |
| Net administration charges.....                           | 5,897,930 88                      | 2,062,715 27           | 1,707,770 43           | 9,668,416 58 |
| <b>OTHER EXPENDITURE</b><br>(Not strictly administrative) |                                   |                        |                        |              |
| Pay and allowances to settlers in training.....           | 178,738 24                        | 44,649 75              | 1,030 05               | 224,418 04   |
| Training Centres and Home Branch Short Courses.....       | 105,963 62                        | Cr. 7,371 28           | 6,406 20               | 104,998 54   |
| Cost of settling Indian soldiers.....                     |                                   | 5,126 52               | 2,003 02               | 7,129 54     |
| Bonus.....  | 530,290 65                        | 156,753 37             | 92,922 42              | 779,966 44   |
| Total other expenditure.....                              | 814,992 51                        | 199,158 36             | 102,361 69             | 1,116,512 56 |







## STAFF

The number of staff at head office and districts, including those employed in the field at March 31, 1923, was 666.

The peak load was reached in June, 1920, when the total staff of the board was 1,579.

Since June, 1920, up to March 31, 1923, the staff has been reduced by 913, or 57·8 per cent.

The staff as at March 31, 1923, was distributed as follows:—

| District             | Male | Female | Total | Salary Cost<br>(per annum<br>Rate) |
|----------------------|------|--------|-------|------------------------------------|
|                      |      |        |       | \$ cts.                            |
| Vancouver.....       | 39   | 11     | 50    | 80,180 00                          |
| Vernon.....          | 23   | 8      | 31    | 51,200 00                          |
| Calgary.....         | 47   | 18     | 65    | 98,380 00                          |
| Edmonton.....        | 61   | 20     | 81    | 126,540 00                         |
| Regina.....          | 37   | 11     | 48    | 78,390 00                          |
| Saskatoon.....       | 37   | 13     | 50    | 78,800 00                          |
| Prince Albert.....   | 29   | 11     | 40    | 61,220 00                          |
| Winnipeg.....        | 59   | 21     | 80    | 123,840 00                         |
| Toronto.....         | 32   | 9      | 41    | 67,100 00                          |
| Sherbrooke.....      | 9    | 5      | 14    | 22,480 00                          |
| St. John.....        | 21   | 8      | 29    | 45,980 00                          |
| Head Office.....     | 99   | 38     | 137   | 235,440 00                         |
| Dominion totals..... | 493  | 173    | 666   | 1,069,550 00                       |

Of the total number of staff 74 per cent are males.

Of the total male employees 97·1 per cent are returned soldiers.

### STATEMENT OF LOANS IN FORCE AS AT MARCH 31, 1923.

|  |                  |
|--|------------------|
| Gross loans.....                                   | \$ 94,733,547 59 |
| Less initial payments.....                         | 3,762,835 86     |
| Net loans.....                                     | \$ 90,970,711 73 |
| Interest charged and accrued to Mar. 31, 1923..... | 7,181,659 89     |
| Total loans, including interest.....               | \$ 98,152,371 62 |
| Less repayments.....                               | 9,779,925 19     |
| Balance outstanding on account of loans.....       | \$ 88,372,446 43 |

# LAND SETTLEMENT

---

## THIRD REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

DECEMBER, 31, 1924



---

OTTAWA  
F. A. ACLAND  
Printer to the King's Most Excellent Majesty  
1925

926110



*To General His Excellency the Right Honourable Lord Byng of Vimy, G.C.B.,  
G.C.M.G., M.V.O., Governor General and Commander in Chief of the  
Dominion of Canada.*

MAY IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to Your Excellency the third report of the Soldier Settlement Board of Canada on its activities and operations from April 1, 1923, to December 31, 1924.

I have the honour to be,

Your Excellency's most obedient servant,

JAMES A. ROBB,

*Minister of Immigration and Colonization.*

OTTAWA, December 31, 1924.



OTTAWA, December 31, 1924.

To the Honourable,  
the Minister of Immigration  
and Colonization:

The Soldier Settlement Board of Canada submits its third report on its activities and operations from April 1, 1923, to December 31, 1924.

JOHN BARNETT,  
*Chairman.*

E. J. ASHTON,  
*Commissioner.*

S. MABER,  
*Commissioner.*





## SOLDIER SETTLEMENT OPERATIONS

The number of returned soldiers established on the land under the Soldier Settlement Board is 30,604, of whom 24,148 have been granted loans. The remainder, settlers under soldier grant entry on free Dominion lands, are without loans. The sum of \$103,150,098.73 has been disbursed in loans.

At the date of the last report, March 31, 1923, the total settlement was 28,984, of whom 22,626 have received loans.

Of the 24,148 settlers who have received loans:—

4,229 are on free Dominion lands,  
2,463 are on privately owned lands,  
17,456 are on purchased lands.

The following are the purposes for which the monies were expended:—

|  |                  |
|--|------------------|
| For the purchase of land.....  | \$ 59,800,229 35 |
| For removal of encumbrances on land owned privately by settlers..... | 2,559,259 71     |
| For permanent improvements.....                                      | 10,608,979 67    |
| For stock and equipment.....   | 29,782,430 69    |
| Disbursed to Indian settlers through Indian Department.....          | 399,199 31       |

|                                      |                  |
|--------------------------------------|------------------|
| The average loan per settler is..... | \$103,150,098 73 |
|                                      | \$4,266 00       |

### Limiting New Loans

Early in 1924 regulations were put into effect limiting the granting of new loans to the following classes:—

1. Soldier settlers who apply to purchase farms already owned by the board.
2. Those who are owners of land upon which they could have applied for a loan but had not done so, loans in such cases to be limited under clause 25 of the Soldier Settlement Act to 50 per cent of the value of the land for removal of encumbrances and a total of \$5,000 for all purposes.
3. Those to whom the board was committed by reason of the fact that they had been recommended for training, or otherwise had an equitable claim to be dealt with, but no further new applicants to be accepted for training or qualification.

### LOANS IN FORCE

|                                  |                   |  |
|----------------------------------|-------------------|--|
| Gross loans.....                 | \$ 103,150,098 73 |  |
| Interest charges paid.....       | 4,764,387 50      |  |
|                                  | \$ 107,914,486 23 |  |
| Receipts—                        |                   |  |
| Initial payments.....            | \$ 4,093,206 50   |  |
| Repayments—Principal.....        | 10,542,206 29     |  |
| “          Interest.....         | 4,764,387 50      |  |
|                                  | 19,399,800 29     |  |
| Total principal outstanding..... | \$ 88,514,685 94  |  |

The amounts advanced to settlers are secured on the land, buildings, stock and equipment upon which loans were made, approximately as follows:—

2,657,053 acres of purchased land,  
443,744 acres of encumbered land,  
1,118,642 acres of Dominion land.

or a total of 4,219,439 acres on which the board has advanced loans.

There is in addition 1,549,440 acres of Dominion lands granted to settlers under the Act upon which there are no loans, making a total of 5,768,879 acres affected by the operations under the Act.



## Receipts

Since the last report there has been paid into the Dominion Treasury on account of loans exclusive of initial payments, \$3,195,209.91 for the fiscal year 1923-24 and \$2,331,458.69 for the portion of the fiscal year, April 1, 1924, to November 30.

## Loans Repaid in Full

Seven hundred and twenty-seven soldier settlers have repaid their loans in full, of whom 336 have sold out and discontinued farming and 391 have continued to farm.

## Abandonments

The total number of abandonments since the beginning of settlement is 5,203 or 21.5 per cent of the whole. Of these 1,863 have been turned over or are in process of sale to other settlers, soldier or civilian, leaving a balance of 3,340 farms on hand unsold, or 13.8 per cent of the whole. A number of these will become available in connection with the British Empire settlement plan for the location of 3,000 British families.

The abandonments include cases resulting from death, ill health and causes beyond control. Not a few are attributable to recurrent disabilities contracted on active service. In certain localities poor land or crop failure contributed. In a considerable number of cases, however, the board is of the opinion that the personal factor, lack of adaptability or instability of temperament on the part of the settler or his wife contributed in some measure to his decision to quit.

## Property Resold

Steady progress has been made in disposing of the property which has reverted to the board. On March 31 1923, there were 978 cases in which the land and chattels had been completely resold; since that date 543 cases have been added to this category, making a total of 1,521 completed cases as on December 1, 1924.

A profit has been realized on account of this land. The chattels which were repossessed in these cases were disposed of at a loss. Ordinary deterioration and the slump in values which was experienced soon after the majority of the settlers were established, accounts for this loss on chattels. On the sale of the land in the 1,521 completed cases, a surplus was realized of \$569,738.05. The loss on live stock and machinery in these 1,521 cases was \$743,327.06, the difference being \$173,589.01. In the case of the total 1,863 parcels of land sold the cost price to the board was \$6,220,614.41 and the selling price \$6,896,013.34, a surplus on the land of \$675,398.93.

With a view to preventing deterioration in improvements and cultivated land as far as possible the greater majority of the lands remaining unsold are leased largely on crop shares. A total revenue of approximately \$175,000 has been received from this source.

## Deflation in Values

Inquiry was made at the last session of Parliament into the demand on the part of soldier settlers on the land for revaluation or reduction in indebtedness on account of the deflation in values. The board submitted evidence showing from its own operations under the Act that the values of live stock had decreased over 50 per cent. It showed that there had been no decrease in the







cost of implements and building material. The evidence as to the extent of the deflation in land values, in the light of its own operations in the resale of lands, was not so conclusive, although to some extent soldier settlers are undoubtedly affected by land deflation.

Similar situations have arisen in other countries where soldier land settlement operations were carried on, such as in Great Britain, Australia and New Zealand, and where serious agricultural depression has occurred as in Canada. New Zealand has already passed a Revaluation Act, the work of revaluation having made considerable progress to date; while Great Britain and Australia also have taken remedial action.

The greater number of soldier settlers in Canada bought at the peak of war-time prices. Those who sold to them reaped the benefits of the inflated prices and they now find the property to be worth less than the Government charged them for it; that is they have become the victims of a deflation caused by the aftermath of the war they had won. For instance, soldier settlers bought in Canada before the slump in values live stock to the extent of approximately \$13,500,000. To-day that live stock is worth less than half that amount. This loss cannot be blamed on the Soldier Settlement Act or policy. All the Governments who provided land settlement policies at the close of the war for the returning veterans considered it a national duty to do so. A policy of land credits on the usual wide margin of business security was not possible in this case, and the Governments took a speculative chance on the era of high prices of farm products being maintained for a few years to enable the settlement to become well established. Nor can a loss of this character be blamed on administration, since it was due to economic causes and beyond control. Nor can it be blamed on the settlers themselves, who are the real sufferers because of the agricultural depression.

The question has therefore arisen, in view of the economic situation, what responsibility, if any, has the State? or, since soldier land settlement was a State or national undertaking, should Parliament assume the responsibility and absorb the deflation?

Owing to the close of the parliamentary session of 1924 no conclusion was reached and the question was laid over for further consideration.

## LAND SETTLEMENT SERVICE

Since the last report, March 31, 1923, the Soldier Settlement Board has been transferred from the Minister of the Interior and placed under the Minister of Immigration and Colonization. The Order in Council effecting this change was passed on August 17, 1923, and the organization has become the Land Settlement Branch of that department. Much valuable experience and data on farming districts and land values and the special problems of new settlers had been gained by the board's staff in the course of its settlement activities. That it might have a possible value to the Department of Colonization was therefore evident, particularly as much work in connection with general settlement could be carried on by its staff in the course of its ordinary routine, and therefore with but little increased cost. By this means the department has been able to offer a "Land Settlement Service" to newcomers which it was formerly unable to do, and the inexperienced immigrant has a disinterested source of advice on farming districts and land values which will afford him a means of protection, which in the past he has been without, against unfair exploitation and his own ignorance of local conditions.

## Harvesters From Great Britain

As an instance of the services already rendered in this connection, the case of the British harvesters might be mentioned. To assist in taking off the abnormally large crop of 1923, some 11,000 harvesters had come from Great Britain to the Canadian West. As there was great dearth of farm helpers in Canada, it was in the public interest that as many as desired should be placed in permanent farm employment after the harvest. This work was done in co-operation with the railway companies, the various federal and provincial employment services, Boards of Trade and other representative bodies. This branch was concerned only with the needs of farmers for such help, and the district staffs made an immediate canvass in all parts of the Dominion to ascertain what farm employment opportunities existed for the coming winter. In all 15,074 opportunities were listed, of which over half the number, or 7,846 were for farm jobs. As a result, a large number of British harvesters were enabled to stay in Canada after the temporary harvest work was done and were in a position in the spring to embrace the larger opportunities when seeding operations began. In fact, the demand for this farm help was greater than the supply and the Land Settlement Branch was unfortunately obliged to disappoint many farmers who had hoped to secure help in this way.

## Hebridean Migrations

Another instance of the assistance rendered by the Land Settlement Branch was the case of the Hebridean migrations. A large party of some 350 Hebrideans had landed in Alberta in 1923 and their absorption into employment and land settlement presented a problem. A few weeks after their arrival in Alberta, this branch was requested to deal with the question of their employment with farmers and settlement on land. With the facilities which it had through its district staffs, very little difficulty was experienced in finding locations and employment for these sturdy settlers. Since then several other large Hebridean parties have followed, totalling over 1,000, and their absorption arranged with reasonable success. The number of misfits among these people was very small.

## Investigations on Admission of Foreigners

Incidental to this work the Land Settlement Branch was able to check for the department, applications for admission of immigrants coming from countries of the "non-preferred" category. Persons from these countries are admitted only on the application of present residents who are required to guarantee that the migrants will be employed at farm labour.

During the nine months the field staff have investigated 10,988 applications for admission which have been received by the department.

In many cases it was found that the applications were not genuine, that there was no expectation that the persons whom it was sought to have admitted would be employed at farm labour, and that the farmers applying for their admission had done so in many cases at the request of friends, transportation or other agents. These bogus applications were refused and by this process many undesirable immigrants were denied admission.

## Directed Settlement

The Land Settlement Branch was also able to undertake to give, through its local officials, information and advice to desirable settlers who had received directing certificates from the department's officials in Great Britain and the





United States and who desired disinterested guidance as to farming localities and opportunities for securing farming experience. The procedure followed in these cases is to issue "directing certificates" to approved migrants who satisfy the department that they will engage in farm work on their arrival in Canada. They bring these directing certificates to one of the Land Settlement offices in Canada, which has already been advised of the expected arrival and is prepared to offer such services as the department has at its disposal. Every effort is made by settlement officials to advise these settlers in regard to suitable and reasonably priced districts, or, if they desire farm labour, to direct them to employment on farms. Directing certificates to the number of 2,728 were issued to proposed migrants up to December 1, 1924—Great Britain, 950; United States, 1,778.

Incoming settlers desiring work with farmers to gain experience with a view to farming may apply to the settlement officers. Some 5,640 newcomers were directed to farm work by the branch during 1924.

### Settlement of Approved British Families

An important development of settlement work will be the location on farms of 3,000 British families under agreement with the British Government arranged by the Minister of Immigration and Colonization. In this responsibility the Soldier Settlement Board is directly concerned, as its surplus lands are available for this purpose to the extent deemed suitable by it and by the Independent Advisory Committees who will assist in the valuation of available farms. Advisory Committees were appointed by the Department of Immigration and Colonization in every district and are composed of outstanding men among the business and farming communities who had been prominently identified with the promotion of their districts. They give land settlement officials the benefit of their wide experience, advising as to land values, farming conditions, and the like.

Under the agreement for the settlement of 3,000 British families on farms in Canada, the Imperial Government will make advances amounting to an average of \$1,500 for each family, totalling \$4,500,000, which will be spent in Canada mainly for the purchase of live stock and equipment, while the Canadian Government will make available land already owned by the Government. The cost of farm and equipment will be repayable in twenty-five equal, annual instalments, with interest at the rate of five per cent per annum.

The work of selecting the migrants who will benefit under this agreement is now proceeding. Several experienced farm supervisors of the land settlement branch are in Great Britain for the purpose of testing the qualification of those who apply for assistance under the scheme.

### SURVEY OF CROP PRODUCTION

The figures that follow relate to the full year of 1923 and are based on reports of field supervisors on 18,598 soldier settlers' farms. This survey shows that new land brought under cultivation during the year averaged over the Dominion 5.22 acres per settler, the bulk being in the Prairie Provinces, with 2.54 acres in Manitoba, 9.13 in Saskatchewan and 7.49 in Alberta. The total acreage broken since the inception of the scheme is 557,802. This figure does not take into account the area of land broken on homesteads or soldier grants where no loans have been made by the Government to the settler. Taking the same average for these settlers as in the case of settlers with loans, the total



breaking since inception of the scheme is estimated at 780,298 acres, distributed as follows:—

|                           | Acres   |
|---------------------------|---------|
| British Columbia.....     | 14,558  |
| Alberta.....              | 289,675 |
| Saskatchewan.....         | 354,100 |
| Manitoba.....             | 115,362 |
| Ontario.....              | 3,643   |
| Quebec.....               | 1,377   |
| New Brunswick.....        |         |
| Nova Scotia.....          |         |
| Prince Edward Island..... | 1,583   |

## Stock Raising

The survey shows that, while the value of the animals possessed by soldier settlers is less in the aggregate than the previous year, there has been a substantial increase in the number of milch cows, swine and poultry. Soldier Settlement Board supervisors have constantly kept before settlers the importance of increasing their revenue producing live stock and poultry. The following table shows a comparison of the number of milch cows, swine and poultry in possession of 18,598 settlers during the years 1921, 1922 and 1923:—

| Year      | Milch Cows |          | Swine     |          | Poultry   |          |
|-----------|------------|----------|-----------|----------|-----------|----------|
|           | Total No.  | Per Farm | Total No. | Per Farm | Total No. | Per Farm |
| 1921..... | 58,952     | 3.27     | 37,520    | 2.08     | 582,748   | 32.28    |
| 1922..... | 63,717     | 3.50     | 46,107    | 2.53     | 812,935   | 43.74    |
| 1923..... | 66,981     | 3.60     | 105,019   | 5.65     | 906,233   | 53.57    |

Figures for other live stock are:—

|                                    |        |
|------------------------------------|--------|
| Work-horses.....                   | 66,845 |
| Other horses.....                  | 15,131 |
| Cattle, other than milch cows..... | 90,688 |
| Breeding sheep.....                | 8,728  |
| Other sheep.....                   | 4,859  |

## Estimate of Crop Values

An estimate has been made of the value of crops produced on the farms on which reports have been made. For 1923 the value of crops produced was \$13,882,454.95, with an average per settler of \$746.45. A comparison of three years' crop production shows the following figures:—

|           |                 |
|-----------|-----------------|
| 1921..... | \$12,765,132 91 |
| 1922..... | 15,966,202 67   |
| 1923..... | 13,882,454 95   |

## Value of Live Stock

The estimated value of live stock in possession of same soldier settlers for three years shows:—

| Year    | Estimated Total Value | Average Value per Farm |
|---------|-----------------------|------------------------|
|         | \$ cts.               | \$ cts.                |
| 21..... | 13,829,601 00         | 755 01                 |
| 22..... | 13,398,397 40         | 735 53                 |
| 23..... | 11,805,033 00         | 634 75                 |

While these figures show that there has been an increase in the numbers, the value of live stock was less in 1923 than in 1922.





By provinces the value of crops produced and the value of live stock are shown in the following table:—

| Province                  | Value of Crops produced |      | Value of Live Stock held by Settlers |      |
|---------------------------|-------------------------|------|--------------------------------------|------|
|                           | \$                      | cts. | \$                                   | cts. |
| British Columbia.....     | 1,443,081               | 00   | 1,279,160                            | 50   |
| Alberta.....              | 4,227,675               | 90   | 3,695,483                            | 50   |
| Saskatchewan.....         | 5,212,382               | 05   | 3,394,858                            | 00   |
| Manitoba.....             | 1,203,268               | 00   | 1,577,072                            | 00   |
| Ontario.....              | 1,012,101               | 00   | 1,022,990                            | 00   |
| Quebec.....               | 171,639                 | 00   | 238,906                              | 00   |
| New Brunswick.....        | 231,893                 | 00   | 237,244                              | 00   |
| Nova Scotia.....          | 256,350                 | 00   | 239,734                              | 00   |
| Prince Edward Island..... | 124,065                 | 00   | 129,585                              | 00   |
| Dominion.....             | 13,882,454              | 95   | 11,805,033                           | 00   |

The survey shows further that throughout the Dominion 85 per cent of soldier settlers have kitchen gardens, 78 per cent have milch cows, 47 per cent brood sows, 55 per cent other pigs and 78 per cent poultry.

## STATISTICAL STATEMENTS

### TOTAL SETTLEMENT UNDER THE ACT

| District and Province     | Total applications to date | Total number qualified to date | Total number granted a Loan | Total established on Soldier Grant Entries without Loan | Total settlement under the Act |
|---------------------------|----------------------------|--------------------------------|-----------------------------|---|--------------------------------|
| Vancouver.....            | 10,163                     | 5,367                          | 2,200                       | 129   | 2,32                           |
| Vernon.....               | 968                        | 569                            | 1,235                       | 142   | 1,37                           |
| British Columbia.....     | 11,131                     | 5,936                          | 3,435                       | 271   | 3,70                           |
| Calgary.....              | 7,349                      | 6,010                          | 2,974                       | 521   | 3,45                           |
| Edmonton.....             | 7,936                      | 6,746                          | 4,039                       | 1,886   | 5,92                           |
| Alberta.....              | 15,285                     | 12,756                         | 7,013                       | 2,407   | 9,42                           |
| Regina.....               | 7,086                      | 5,820                          | 2,159                       | 785   | 2,94                           |
| Saskatoon.....            | 5,566                      | 4,225                          | 2,211                       | 355   | 2,56                           |
| Prince Albert.....        | 2,513                      | 1,940                          | 1,667                       | 1,478   | 3,11                           |
| Saskatchewan.....         | 15,165                     | 11,985                         | 6,037                       | 2,618   | 8,62                           |
| Manitoba.....             | 10,123                     | 8,252                          | 3,691                       | 1,160   | 4,85                           |
| Ontario.....              | 8,462                      | 4,923                          | 1,926                       |   | 1,92                           |
| Quebec.....               | 2,796                      | 1,375                          | 481                         |   | 74                             |
| New Brunswick.....        | 1,961                      | 1,427                          | 701                         |   | 44                             |
| Nova Scotia.....          | 1,849                      | 1,134                          | 490                         |   | 33                             |
| Prince Edward Island..... | 743                        | 566                            | 374                         |   | 1,5                            |
| Maritime Provinces.....   | 4,553                      | 3,127                          | 1,565                       |   |                                |
| Dominion total.....       | 67,515                     | 48,354                         | 24,148                      | 6,456   | 30,6                           |

# GROSS LOANS TO SETTLERS

| District and Province    | Land purchase | Removal of encumbrances on Soldier Settlers' Land | Permanent improvements | Stock and equipment. Special advances, etc. | Total Gross Loans |
|--------------------------|---------------|---|------------------------|---|-------------------|
|                          | \$ cts.       | \$ cts.   | \$ cts.                | \$ cts.                                     | \$ cts.           |
| Vancouver.....           | 5,909,787 87  | 278,357 63  | 1,236,562 35           | 2,206,328 35                                | 9,631,036 20      |
| Vernon.....              | 3,307,910 15  | 199,857 85  | 820,333 09             | 1,108,053 65                                | 5,436,154 74      |
| British Columbia.....    | 9,217,698 02  | 478,215 48  | 2,056,895 44           | 3,314,382 00                                | 15,067,190 94     |
| Calgary.....             | 8,812,578 14  | 384,623 15  | 1,411,753 64           | 4,331,025 35                                | 14,939,980 28     |
| Edmonton.....            | 7,124,897 34  | 379,949 80  | 1,470,376 19           | 5,237,945 20                                | 14,213,168 53     |
| Alberta.....             | 15,937,475 48 | 764,572 95  | 2,882,129 83           | 9,568,970 55                                | 29,153,148 81     |
| Regina.....              | 6,054,273 42  | 401,667 20  | 976,351 79             | 2,720,624 84                                | 10,152,917 25     |
| Saskatoon.....           | 5,579,415 88  | 319,098 10  | 1,050,058 31           | 2,986,379 08                                | 9,934,951 37      |
| Prince Albert.....       | 2,590,109 16  | 85,796 76   | 745,315 82             | 2,106,119 02                                | 5,527,340 76      |
| Saskatchewan.....        | 14,223,798 46 | 806,562 06  | 2,771,725 92           | 7,813,122 94                                | 25,615,209 38     |
| Manitoba.....            | 9,225,031 38  | 168,502 11  | 2,314,488 50           | 5,316,117 15                                | 17,024,139 14     |
| Ontario.....             | 6,232,916 98  | 160,169 76  | 341,481 26             | 1,839,975 52                                | 8,574,543 52      |
| Quebec.....              | 1,548,950 92  | 28,022 08   | 78,986 86              | 719,436 68                                  | 2,375,396 54      |
| Maritime Provinces.....  | 3,414,331 01  | 153,215 27  | 163,271 86             | 1,210,425 85                                | 4,941,243 99      |
| Head Office.....         | 27 10         |   |                        |   | 27 10             |
| Dominion totals.....     | 59,800,229 35 | 2,559,259 71                                      | 10,608,979 67          | 29,782,430 69                               | 102,750,899 42    |
| Advances to Indians..... |               |   |                        |   | 399,199 31        |
| Total.....               |               |   |                        |   | 103,150,098 73    |







# TOTAL ACREAGE

| District and Province     | Acreage Occupied by Settlers with Loans |                       |                |               |                                   | Acreage occupied by Settlers without Loans | Total acreage |
|---------------------------|---|-----------------------|----------------|---------------|-----------------------------------|--|---------------|
|                           | Purchased Lands                         | Privately owned Lands | Dominion Lands | Total acreage | Average acreage of Settler's farm |  |               |
| Vancouver.....            | 97,213                                  | 24,482                | 288            | 121,983       | 55.4                              | 30,960                                     | 152,943       |
| Vernon.....               | 71,398                                  | 14,328                | 14,518         | 100,244       | 81.2                              | 34,080                                     | 134,324       |
| British Columbia.....     | 168,611                                 | 38,810                | 14,806         | 222,227       | 64.7                              | 65,040                                     | 287,267       |
| Calgary.....              | 456,079                                 | 55,655                | 144,904        | 656,638       | 220.8                             | 125,040                                    | 781,678       |
| Edmonton.....             | 403,791                                 | 91,094                | 374,244        | 869,129       | 215.2                             | 452,640                                    | 1,321,769     |
| Alberta.....              | 859,870                                 | 146,749               | 519,148        | 1,525,767     | 217.6                             | 577,680                                    | 2,103,447     |
| Regina.....               | 319,412                                 | 69,472                | 90,203         | 479,087       | 221.9                             | 188,400                                    | 667,487       |
| Saskatoon.....            | 321,657                                 | 70,395                | 53,153         | 445,205       | 201.3                             | 85,200                                     | 530,405       |
| Prince Albert.....        | 153,830                                 | 42,834                | 205,026        | 401,690       | 241                               | 354,720                                    | 756,410       |
| Saskatchewan.....         | 794,899                                 | 182,701               | 348,382        | 1,325,982     | 219.6                             | 628,320                                    | 1,954,302     |
| Manitoba.....             | 454,290                                 | 39,600                | 235,996        | 729,886       | 197.7                             | 278,400                                    | 1,008,286     |
| Ontario.....              | 163,539                                 | 12,371                |                | 175,910       | 91.3                              |  | 175,910       |
| Quebec.....               | 51,594                                  | 3,042                 |                | 54,636        | 113.6                             |  | 54,636        |
| New Brunswick.....        | 83,225                                  | 7,093                 | 310            | 90,628        | 129.3                             |  | 90,628        |
| Nova Scotia.....          | 54,070                                  | 8,003                 |                | 62,073        | 126.7                             |  | 62,073        |
| Prince Edward Island..... | 26,955                                  | 5,375                 |                | 32,330        | 86.4                              |  | 32,330        |
| Maritime Provinces.....   | 164,250                                 | 20,471                | 310            | 185,031       | 118.2                             |  | 185,031       |
| Dominion total.....       | 2,657,053                               | 443,744               | 1,118,642      | 4,219,439     | 174.7                             | 1,549,440                                  | 5,768,879     |

|                                   |           |
|-----------------------------------|-----------|
| Acreage of purchased lands.....   | 2,657,053 |
| “ privately-owned lands.....      | 443,744   |
| “ Dominion lands (with loan)..... | 1,118,642 |
| “ “ (without loans).....          | 1,549,440 |
| Total acreage.....                | 5,768,879 |

**PURCHASED LANDS**  
**ACREAGE AND AVERAGE PRICE PAID**

| District and Province   | Total<br>Acreage<br>purchased | Amount paid   | Average<br>Price<br>per acre |
|-------------------------|-------------------------------|---------------|------------------------------|
|                         |                               | \$ cts.       | \$ cts.                      |
| Vancouver.....          | 97,213                        | 5,909,787 87  | 60 79                        |
| Vernon.....             | 71,398                        | 3,307,937 25  | 46 33                        |
| British Columbia.....   | 168,611                       | 9,217,725 12  | 54 67                        |
| Calgary.....            | 456,079                       | 8,812,578 14  | 19 32                        |
| Edmonton.....           | 403,791                       | 7,124,897 34  | 17 64                        |
| Alberta.....            | 859,870                       | 15,937,475 48 | 18 53                        |
| Regina.....             | 319,412                       | 6,054,273 42  | 18 95                        |
| Saskatoon.....          | 321,657                       | 5,579,415 88  | 17 35                        |
| Prince Albert.....      | 153,830                       | 2,590,109 16  | 16 84                        |
| Saskatchewan.....       | 794,899                       | 14,223,798 46 | 17 89                        |
| Manitoba.....           | 454,290                       | 9,225,031 38  | 20 30                        |
| Ontario.....            | 163,539                       | 6,232,916 98  | 38 11                        |
| Quebec.....             | 51,594                        | 1,548,950 92  | 30 02                        |
| Maritime Provinces..... | 164,250                       | 3,414,331 01  | 20 79                        |
| Dominion total.....     | 2,657,053                     | 59,800,229 35 | 22 50                        |

**REPAID LOANS IN FULL**

| District and Province     | Repaid<br>Loan by<br>selling<br>Farm | Repaid<br>Loan and<br>continued<br>to Farm | Total<br>Repaid<br>Loans |
|---------------------------|--------------------------------------|--|--------------------------|
| Vancouver.....            | 86                                   | 51   | 137                      |
| Vernon.....               | 24                                   | 19   | 43                       |
| British Columbia.....     | 110                                  | 70   | 180                      |
| Calgary.....              | 13                                   | 49   | 62                       |
| Edmonton.....             | 28                                   | 67   | 95                       |
| Alberta.....              | 41                                   | 116  | 157                      |
| Regina.....               | 9                                    | 21   | 30                       |
| Saskatoon.....            | 9                                    | 24   | 33                       |
| Prince Albert.....        | 7                                    | 31   | 38                       |
| Saskatchewan.....         | 25                                   | 76   | 101                      |
| Manitoba.....             | 29                                   | 23   | 52                       |
| Ontario.....              | 73                                   | 45   | 118                      |
| Quebec.....               | 6                                    | 6  | 12                       |
| New Brunswick.....        | 16                                   | 17   | 33                       |
| Nova Scotia.....          | 13                                   | 21   | 34                       |
| Prince Edward Island..... | 23                                   | 17   | 40                       |
| Maritime Provinces.....   | 52                                   | 55   | 107                      |
| Dominion total.....       | 336                                  | 391  | 727                      |







# ESTATES AND FORECLOSURES

| District and Province     | Total number of adjustment cases | Number of completed cases | Number of pending cases |
|---------------------------|----------------------------------|---------------------------|-------------------------|
| Vancouver.....            | 455                              | 205                       | 250                     |
| Vernon.....               | 225                              | 69                        | 156                     |
| British Columbia.....     | 680                              | 274                       | 406                     |
| Calgary.....              | 574                              | 143                       | 431                     |
| Edmonton.....             | 978                              | 267                       | 711                     |
| Alberta.....              | 1,552                            | 410                       | 1,142                   |
| Regina.....               | 409                              | 109                       | 300                     |
| Saskatoon.....            | 379                              | 91                        | 288                     |
| Prince Albert.....        | 196                              | 51                        | 145                     |
| Saskatchewan.....         | 984                              | 251                       | 733                     |
| Manitoba.....             | 1,109                            | 173                       | 936                     |
| Ontario.....              | 351                              | 166                       | 185                     |
| Quebec.....               | 186                              | 108                       | 78                      |
| New Brunswick.....        | 182                              | 63                        | 119                     |
| Nova Scotia.....          | 95                               | 39                        | 56                      |
| Prince Edward Island..... | 64                               | 37                        | 27                      |
| Maritime Provinces.....   | 341                              | 139                       | 202                     |
| Dominion total.....       | 5,203                            | 1,521                     | 3,682                   |

## SUMMARY

|   |       |
|---|-------|
| Number of cases completely closed out (involving 1,514 parcels of land).....                  | 1,521 |
| Number of pending cases where stock and equipment sold, land not sold.....                    | 2,604 |
| Number of pending cases where land and stock and equipment sold (documents not complete)..... | 131   |
| Number of pending cases where land sold, stock and equipment not sold.....                    | 100   |
| Number of pending cases where both land and stock and equipment are unsold..                  | 847   |
| Total number of adjustment cases.....   | 5,203 |

# ESTATES AND FORECLOSURES

## TOTAL LANDS RESOLD AND OFFERS ACCEPTED

| District                  | Number of units | Debit        | Credit       | Balance        |
|---------------------------|-----------------|--------------|--------------|----------------|
|                           |                 | \$ cts.      | \$ cts.      | \$ cts.        |
| Vancouver.....            | 234             | 835,071 62   | 915,729 01   | Cr. 80,657 39  |
| Vernon.....               | 74              | 265,169 80   | 299,151 14   | " 33,981 34    |
| Calgary.....              | 173             | 693,186 90   | 786,461 26   | " 93,274 36    |
| Edmonton.....             | 346             | 988,577 96   | 1,145,892 64 | " 157,314 68   |
| Regina.....               | 129             | 476,984 94   | 557,081 23   | " 80,096 29    |
| Saskatoon.....            | 123             | 446,724 66   | 520,578 89   | " 73,854 23    |
| Prince Albert.....        | 65              | 140,011 76   | 190,704 24   | " 50,692 48    |
| Manitoba.....             | 194             | 707,662 12   | 750,307 21   | " 42,645 09    |
| Ontario.....              | 206             | 732,009 52   | 779,699 44   | " 47,689 92    |
| Quebec.....               | 122             | 477,160 55   | 455,204 20   | Dr. 21,956 35  |
| New Brunswick.....        | 96              | 224,422 84   | 240,417 19   | Cr. 15,994 35  |
| Nova Scotia.....          | 52              | 126,113 17   | 134,855 14   | " 8,741 97     |
| Prince Edward Island..... | 49              | 107,518 57   | 119,931 75   | " 12,413 18    |
| Maritime Provinces.....   | 197             | 458,054 58   | 495,204 08   | " 37,149 50    |
| Dominion total.....       | 1,863           | 6,220,614 41 | 6,896,013 34 | Cr. 675,398 93 |

### SUMMARY

|                                 |                |
|---------------------------------|----------------|
| Total reverted farms.....       | 5,203 or 21.5% |
| Total farms resold.....         | 1,863 or 7.7%  |
| Total farms on hand unsold..... | 3,340 or 13.8% |

### LAND SALES

|   | Cost to the Board | Selling price | Surplus    |
|---|-------------------|---------------|------------|
|   | \$ cts.           | \$ cts.       | \$ cts.    |
| 1,514 cases completed.....                              | 5,081,412 75      | 5,651,150 80  | 569,738 05 |
| 100 " land sold, stock and equipment not sold.....      | 361,085 95        | 378,980 51    | 17,894 56  |
| 131 " sale of land pending, documents not complete..... | 407,999 27        | 445,005 55    | 37,006 28  |
| 118 " offers for land accepted.....                     | 370,116 44        | 420,876 48    | 50,760 04  |
| 1,863 total parcels of land.....                        | 6,220,614 41      | 6,896,013 34  | 675,398 93 |

### SUMMARY OF LAND SALES

|                    |                |
|--------------------|----------------|
| Selling price..... | \$6,896,013 34 |
| Cost.....          | 6,220,614 41   |
| Surplus.....       | \$ 675,398 93  |

### SUMMARY OF STOCK AND EQUIPMENT SALES—1,521 CASES COMPLETED

|                    |                |
|--------------------|----------------|
| Disbursements..... | \$1,652,029.26 |
| Receipts.....      | 908,702 20     |
| Deficit.....       | \$ 743,327 06  |









#### 4th Report

1924/25 Available on Microfilm -  
Sessional Paper, 15th Parl., 1st Sess.,  
no. 117.



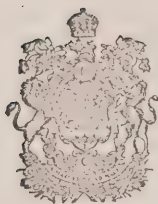
# S LAND SETTLEMENT

CAI VA 20

1837

## FIFTH REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

DECEMBER 31, 1926



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY

1927

926111



*To His Excellency the Right Honourable Viscount Willingdon, G.C.F.I., G.C.  
M.G., G.C.I.E., G.B.E., Governor General and Commander in Chief of  
the Dominion of Canada.*

MAY IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to your Excellency the fifth report of the Soldier Settlement Board of Canada on its activities and operations from January 1, 1926, to December 31, 1926.

I have the honour to be,

Your Excellency's most obedient servant,

ROBERT FORKE,  
*Minister of Immigration and Colonization.*

OTTAWA, January 20, 1927.



OTTAWA, January 10, 1927.

To the Honourable,  
the Minister of Immigration and Colonization:

The Soldier Settlement Board of Canada submits its fifth report on its activities and operations from January 1, 1926, to December 31, 1926.

JOHN BARNETT,  
*Chairman.*

E. J. ASHTON,  
*Commissioner.*

S. MABER,  
*Commissioner.*







# SOLDIER SETTLEMENT OPERATIONS

Since the last report was published new loans to soldier settlers have numbered only 92. These were granted to men who, prior to March 31, 1924, had made application for the benefits of the Act but had been unable until last year to complete their arrangements for taking up land. Under the Act the way is still open to such applicants, but no new applications are being received.

The statistics herein given are for the calendar year 1926, except as otherwise stated. At the end of the calendar year the Soldier Settlement Board had assisted in establishing on the land 30,990 returned soldiers out of more than 60,000 applicants who appeared before the board. Of the number established 24,428 were granted loans, for land purchase, for stock and equipment, for improvements or for all three.

## Purposes for Which Loans Granted

The amount of loans granted to soldier settlers was \$107,812,933.44.

The loans were for the following purposes:—

|                                   |                 |                  |
|-----------------------------------|-----------------|------------------|
| Purchase of land.. . . .          | \$60,359,019 57 |                  |
| Removal of encumbrances.. . . .   | 2,694,997 71    |                  |
| Permanent improvements.. . . .    | 11,365,456 90   |                  |
| Stock and equipment.. . . .       | 32,987,110 16   | \$107,406,584 34 |
| Indian soldier settlement.. . . . |                 | 406,349 10       |

Total amount loaned to settlers.. . . . \$107,812,933 44

Settlers have repaid to the treasury the sum of \$28,124,042.22. There is outstanding on account of principal the sum of \$84,849,692.47.

## Loans in Force

|                       |                  |                  |
|-----------------------|------------------|------------------|
| Gross loans.. . . .   | \$107,812,933 44 |                  |
| Interest paid.. . . . | 8,064,457 96     | \$115,877,391 40 |

### Receipts—

Initial payments.. . . . \$ 4,143,047 57

### Repayments:

|                   |               |               |
|-------------------|---------------|---------------|
| Principal.. . . . | 15,916,536 69 |               |
| Interest.. . . .  | 8,064,457 96  | 28,124,042 22 |

LESS stock and equipment revaluation credits.. . . .

Total amount principal outstanding.. . . . \$ 84,849,692 47

## Repayments

In the calendar year, 1926, there has been paid into the Dominion treasury on account of loans, including loans repaid in full, prepayments, payments due, etc., the sum of \$4,328,287.05.

An analysis of the last full collection period will serve to illustrate the manner in which a large majority of the settlers who have remained on the land are meeting their obligations. The total amount due in the collection period which ended the thirtieth of June, 1926, was \$4,306,827.98. Of this amount settlers paid \$2,983,797.05, or 69.3 per cent; and in addition they made prepayments of \$802,168.66, making a total of \$3,785,965.71.

Of 17,281 settlers who had payments due, 15,359, or 89 per cent, made payments either in full or in part, while 4,541 made prepayments. By districts the percentages of payments on payments due are:—

|                       |      |                   |      |
|-----------------------|------|-------------------|------|
| Prince Albert.. . . . | 83.6 | Vancouver.. . . . | 65.3 |
| Toronto.. . . .       | 82.2 | Edmonton.. . . .  | 63.7 |
| Saskatoon.. . . .     | 79.8 | Maritimes.. . . . | 63.4 |
| Ottawa.. . . .        | 79.5 | Manitoba.. . . .  | 60.3 |
| Regina.. . . .        | 79.2 | Quebec.. . . .    | 51.2 |
| Calgary.. . . .       | 67.2 | Vernon.. . . .    | 43.2 |

The percentages of settlers making payments are:—

|                         |      |                     |      |
|-------------------------|------|---------------------|------|
| Saskatoon.. . . . .     | 94.9 | Maritimes.. . . . . | 92.7 |
| Regina.. . . . .        | 94.4 | Edmonton.. . . . .  | 88.4 |
| Vancouver.. . . . .     | 93.8 | Quebec.. . . . .    | 86.9 |
| Prince Albert.. . . . . | 93.8 | Calgary.. . . . .   | 83.5 |
| Ottawa.. . . . .        | 93.8 | Manitoba.. . . . .  | 80.0 |
| Toronto.. . . . .       | 93.5 | Vernon.. . . . .    | 75.4 |

The 1926-27 collection period is opening as this report is being prepared, and the early returns indicate that the settlers are meeting their obligations to the board in the same manner as a year ago.

#### Repaid Loans

Nine hundred and twenty settlers have repaid their loans and are released from their obligations to the board.

Those who have continued to operate their farms number 519. The remainder have sold out. They have bought other farms and have continued to farm, or they have gone into another business.

Of the 24,428 farms upon which loans have been granted 7,693 have come back to the board through the failure of the settler to carry out his obligations. The causes of failure have been many, such as the death or serious illness of the settler, the dissatisfaction of the settler or his wife with conditions on the farm and a desire to make a change, poor crops, poor land, insincerity of settler or his inexperience, remoteness of farm or inadequate marketing facilities. These in the main are the causes of failure.

#### Majority of Settlers Making Good

With 89 per cent of the settlers with loans making substantial repayments and developing their holdings, it is clear that the majority of them are making excellent progress. Throughout the Dominion there are outstanding examples of soldier settlers leading the way for their civilian farm neighbours, excelling in many branches of agriculture and reaping rich financial rewards for their labour. Many of them are enhancing the security which the Government holds in their properties by bringing additional land under cultivation and by the erection of new buildings or the improvement of existing buildings. They are doing this, in the majority of cases, with funds available from the cash returns of their farms.

Necessity of supervision naturally decreases as settlers gain a greater equity in their lands and become more firmly established. Each year sees many additional cases placed in the "No Supervision" category.

Many special supervision projects have been launched and carried out by the board's supervisory staff since the inception of soldier land settlement. Some of these which have been given particular attention and which have contributed in no small degree to the welfare and progress of settlers who followed the recommendations of the board staff may be cited:—

1. *Diversified Farming in Prairie Provinces.*—The board's policy has aimed at ensuring that all settlers shall grow on their own farms as much as possible of the food required for their subsistence. The keeping of cows, pigs and poultry, therefore, has been urged and the maintenance of an adequate farm garden insisted upon. From small beginnings live stock operations on the prairies have been expanded, in many instances, until a great portion of the revenue now comes from this source.

2. *Increasing the Sheep Population.*—Seeing an opportunity for many settlers to augment their revenue from sheep which could be pastured on rough land, otherwise likely to lie practically idle, a campaign was carried on to





interest settlers who could benefit therefrom, and special assistance was rendered in securing suitable foundation stock. While the response to the campaign was, perhaps, not very general, the sheep population of soldier settlers was increased considerably, and instances have been brought to notice where the revenue from sheep alone is sufficient to meet the settler's due payment to the board.

3. *Improving the Dairy Herd.*—In some districts settlers who realized the necessity of getting around them a better class of dairy cow, found it next to impossible to secure good stock in their immediate district. In order to meet their needs the board arranged to bring in car lots of good cows from outside sources. Two or three animals only were allotted to individual settlers to replace their poorest producers, but with this beginning in better dairy cows, many mediocre herds have been replaced by good profit-yielding animals.

4. *Growing of Leguminous Crops.*—Considerable encouragement has been given to the more general growing of leguminous crops, and on the prairies particularly the board has made substantial headway in inducing settlers to include legumes in the scheme of crop production.

5. *Tree Planting on the Prairies.*—Believing that attractive home surroundings are an important factor in successful land settlement the board has always lent its support to any project designed to beautify the home and farm, and to this end has urged the planting of trees for decorative purposes and as shelter belts.

6. *Distribution of Garnet Wheat.*—Many soldier settlers in the Prairie Provinces, alive to new developments in agriculture, were quick to see the possibilities of Garnet wheat released by the Department of Agriculture, for general growing in the spring of 1926. By special arrangement with the Dominion Cerealists, approximately 1,000 bushels of this wheat was allocated to the board for experiment by soldier settlers, at a price of \$3 per bushel. Eight hundred and sixty-two soldier settlers made a start with the Garnet wheat which had been obtained from the Dominion Department of Agriculture, the distribution being as follows:—

|                       |             |
|-----------------------|-------------|
| Regina.. . . .        | 70 settlers |
| Saskatoon.. . . .     | 139 "       |
| Calgary.. . . .       | 100 "       |
| Edmonton.. . . .      | 261 "       |
| Winnipeg.. . . .      | 142 "       |
| Prince Albert.. . . . | 150 "       |

The reported results are very favourable, particularly from localities subject to frost. It is proposed to encourage its further growth by soldier settlers in short season localities again in 1927.

## Insurance

The insurance carried by the board at the end of November, 1926, was:—

In tariff companies, \$20,380,781.19, with a triennial premium of \$421,278.65.

In mutual companies, \$3,607,754.74, with a triennial premium of \$86,653.72.

This is a reduction of the total insurance carried at the same period of last year of \$3,429,311.65.

Fire losses for the year have shown a gratifying decrease. They totalled \$101,823.76, compared with \$131,924.40 for 1925.

While a large amount of the insurance carried is taken out and paid for by the settlers themselves, a considerable amount is still placed by the board and the supervision necessary for the protection of the board's equities is still maintained.



## Reduction on Live Stock

The full effect of the amendment passed by Parliament in the session of 1925, which granted substantial reductions in the indebtedness of soldier settlers with respect to live stock, was not known at the time of the printing of the last report and the figures given then were, as stated, only approximate. The amendment of 1925 provided for reduction of 40 per cent in the case of the settler who purchased live stock under the Act prior to October 1, 1920, and 20 per cent in the case of the settler who purchased live stock under the Act after October 1, 1920, and before October 1, 1921. The Act provided that these reductions should be credited to the settler's account. Final figures show that the following reductions were effected:—

|  |              |            |                |
|--|--------------|------------|----------------|
| On live stock purchased prior to October 1, 1920.. . . .           |              |            | \$2,548,329 43 |
| On live stock purchased from October 1, 1920, to October 1, 1921.. |              |            | 355,327 28     |
| Total reduction.. . . .  |              |            | \$2,903,656 71 |
| By districts:—   |              |            |                |
|  | 40%          | 20%        | Total          |
| Vancouver.. . . .  | 225,345 64   | 23,175 60  | 248,521 24     |
| Vernon.. . . .   | 69,248 46    | 11,577 58  | 80,826 04      |
| Edmonton.. . . .   | 514,359 52   | 56,790 21  | 571,149 73     |
| Calgary.. . . .  | 419,922 46   | 69,191 29  | 489,113 75     |
| Prince Albert.. . . .  | 195,348 33   | 32,086 33  | 227,434 66     |
| Saskatoon.. . . .  | 223,603 23   | 53,642 01  | 277,245 24     |
| Regina.. . . .   | 204,719 70   | 30,005 58  | 234,725 28     |
| Manitoba.. . . .   | 380,843 52   | 44,075 91  | 424,919 43     |
| Ontario.. . . .  | 163,325 88   | 20,472 39  | 183,798 27     |
| Quebec.. . . .   | 60,719 48    | 4,862 30   | 65,581 78      |
| Maritime Provinces.. . . .   | 90,893 21    | 9,448 08   | 100,341 29     |
|  | 2,548,329 43 | 355,327 28 | 2,903,656 71   |

## Revaluation of Soldier Lands

In the session of 1926 Parliament took up the question of the revaluation of soldier settlers' lands, and a Bill was introduced by the Government. As passed by the House of Commons it provided for the appointment by the minister of district arbitration committees having jurisdiction in each soldier settlement district, each committee to consist of three members—one a judge of the county or district court as chairman of the committee, one a representative of the Soldier Settlement Board and a third a representative of a settlers' organization, if any such existed in the district.

The depreciation in the value of the settler's property was declared to be the diminution not due to neglect or mismanagement on the part of the settler, in the present market value of the land and the improvements sold to the settler, as compared with the price at which the settler purchased the land and improvements from the board. The improvements made by the settler were not to be included. These were the main features of the Bill that went up to the Senate on May 26. The Senate, however, amended the Bill by providing that the Soldier Settlement Board should determine depreciation in value; and if any applicant were dissatisfied with the decision of the board he should have the right to appeal to the Exchequer Court, whose decision in the matter would be final.

As amended, the Bill was sent back to the House of Commons, but, owing to the peculiar political situation that existed at the time, it was not finally disposed of by the House of Commons. The Bill is on the agenda of the present Parliament.

## Farms Reverted to Board

At the end of 1926 a total of 7,693 farms upon which loans were made had come back into the board's hands. This represents 31.5 per cent of the settlers to whom loans were granted.





The board has resold 2,161 of these farms to other settlers, mainly Canadians, the land and chattels having been completely disposed of. In 412 other cases the land and chattels have been sold but the documents have not been completed, and in 173 cases the land has been sold but the chattels have not been sold. In 95 other cases offers for the land have been accepted by the board. This makes a total of 2,841 farms which have been resold and in these cases there has been no loss to the public on the resale of the land. There has been, however, a loss on the resale of the chattels.

The record of farms sold is as follows:—

Where the land and chattels have all been sold—2,161 farms—the land realized \$649,601.92 more than the board's investment.

Where the land and chattels have been sold, but the documents not completed—412 farms—the land brought \$34,629.20 less than the board's investment.

Where the land has been sold but the chattels have not been sold—173 farms—the land brought \$64,992.37 less than the board's investment.

Where offers for the land have been accepted—95 farms—there is a prospective surplus of \$6,868.50.

Some of the farms which have been disposed of were taken over by settlers who have come out under the British Family Settlement Scheme, and the board has reserved an additional 1,000 farms for settlers who are coming out in 1927 under this scheme. The greatest percentage of failures is shown in the province of Manitoba, where 1,678 settlers have abandoned their holdings to the board.

The number of abandonments or foreclosures in the year was 1,214, compared with 1,276 in 1925, 1,094 in 1924, and 1,055 in 1923.

## The Staff

On December 1, 1926, the staff of the Soldier Settlement Board numbered 492.

This is a reduction of 69 per cent since June, 1920, when the high-water mark of soldier settlement activities necessitated personnel numbering 1,579.

The reduction was possible owing to the gradual decline after the winter of 1920-21 in the number of returned soldiers applying for the benefits of the Act.

But while reduction in staff kept pace with the decline in soldier settlement, there has been, on the other hand, no increase to take care of the greatly augmented duties involved in the colonization and supervision of settlers from outside Canada.

The board organization is distributed occupationally as follows: accounting, book-keeping and insurance, 142; settlement and appraisal field staff, 104; land-listing, investigations, correspondence and inquiries, 65; estates and foreclosures, 62; titles, securities and records, 54; general administration, 43; file registration, 22.

Of the 350 male employees of the board, 334 are returned soldiers, or 95.4 per cent.

Besides the Head office in Ottawa, the board maintains district offices at Vancouver and Vernon, in British Columbia; at Calgary and Edmonton, in Alberta; at Regina, Saskatoon and Prince Albert, in Saskatchewan; at Winnipeg for Manitoba; at Toronto for Ontario; at Sherbrooke for Quebec; and at Saint John, N.B., for the Maritime Provinces.

## GENERAL LAND SETTLEMENT

The Land Settlement Branch is a development of the soldier settlement project under which over 30,000 returned soldiers were assisted in becoming established on farm lands. In 1923, when the Honourable Mr. Robb was Minister of Immigration and Colonization, it was recognized that his department possessed no field colonization staff and that with open free lands gone increased permanent land settlement and development could not take place without such a staff. The Soldier Settlement Board was therefore transferred from the Minister of the Interior to the Minister of Immigration and Colonization, where it has since functioned as the Land Settlement Branch of that department. The board's chairman was designated by the minister as Superintendent of the Branch.

The work of the new Land Settlement Branch has been carried on without any increase in the board's staff, although at the present time this work is considerably larger than soldier settlement work, and is responsible for more than half of the board's administration cost. The following figures show the proportion of effort expended on the two kinds of service performed by the organization.

From April 1, 1926, to September 30, 1926, the officials of the board made 31,747 visits to soldier settlers on soldier settlement work. In the same period, its officials made 36,666 visits on general land settlement, or colonization work. In carrying out its soldier settlement work, the officials of the board travelled, largely by motor car, 454,017 miles, while in carrying out its colonization or land settlement work its officials travelled 617,685 miles. In its rural work in the various provinces, only 42 per cent of the time of its officials was spent on soldier settlement, while 58 per cent of their time was spent on general settlement or colonization.

### Land Settlement Service Inaugurated

With the new organization completed, the minister issued leaflets for distribution by the immigration agents in the United States, in the British Isles, and elsewhere, advising all intending immigrants to Canada that a land settlement service had been created. The immigrant was promised the assistance of the branch in selecting land, in negotiating purchases, in selecting stock and equipment, and in supervision of his initial farm operations. At the same time the minister had issued and placed in the hands of immigration agents certificates directing the migrant to the Land Settlement Branch, in order that he might receive the services advertised. These certificates are still being issued, and the Land Settlement Branch is rendering the services promised.

### British Family Settlement Agreement

In 1924 the minister negotiated with the British Government an agreement providing for the settlement, within the following three years, of 3,000 British families on Canadian Government owned land. Under the terms of the agreement, the land abandoned by any family would be resettled with another British family, whether selected before or after the expiration of the three years.

It was also provided in the agreement that the department, through the Soldier Settlement Board, would keep an accounting of all monies advanced to settlers and collect for the British Government all advances made by it, and would supervise the farm operations of the families.







A summary of statistics of operations under the British Family Scheme shows that up to the end of 1926 the number of families approved by agents of the department in Great Britain and Northern Ireland as suitable was 2,076, and that 388 families cancelled their applications, leaving a net of 1,688 families approved. The families averaged nearly six persons, so that the total of individuals is 9,367. In this number are included, besides the heads of families, 1,335 dependents of an age to take employment on their arrival. The number of heads of families with farm experience is 1,512 and 950 have had war experience.

In the first year of operation 459 families arrived in Canada under the scheme, and last year 1,039 families came out. Seventy families have withdrawn from the scheme since their arrival, a few of them dissatisfied; some have purchased farms on their own account and some have gone into other lines of business where they have been able to finance themselves without the aid of either Government associated in the scheme. There were also 190 families who deferred their sailing until 1927.

The total amount of private funds held by the families standing approved on December 31, 1926, was £125,325, an average per family of £74.

The land contracts and the repayments of advances run for twenty-five years. Therefore, the Canadian Government has contracted with the British Government that the Soldier Settlement Board, as the Land Settlement Branch of the department, will supervise the farm operations of the settlers, look after the British Government's security and collect back the money during this period. A new agreement with the British Government would have to be negotiated if any of the services promised under the original agreement were discarded.

Up to December 31 last the board had sold to British families under the agreement land to the value of \$2,832,762.77, and had made advances, on behalf of the Imperial Government, for the purchase of stock and equipment and for other purposes, amounting to \$740,417.59. Assisted passage money advanced by the two Governments amounted to \$128,639.12. Total disbursements were \$3,701,819.48. Settlers had made repayments on account of assisted passages amounting to \$39,486.29. Repayments have also been made on account of small advances such as furniture, insurance premiums, etc.

#### Farm Labour Placements

Up to the end of December, 1926, the Land Settlement Branch had placed in farm employment over 22,000 farm labourers. This work was begun in 1924 as a part of the directional service promised by the department. For the period ending March 31, 1925, the number placed was 6,050; for the year ending March 31, 1926, 6,835, and from April 1, 1926, to December 31, 1926, 9,450; a total of 22,335.

Over twenty different nationalities are represented in the placements effected in 1926, as follows:—

|                                       |       |
|---------------------------------------|-------|
| Under British family scheme.. . . . . | 1,368 |
| Other British migrants.. . . . .      | 2,235 |
| Canadian.. . . . .                    | 62    |
| Austrian.. . . . .                    | 83    |
| Bulgarian.. . . . .                   | 5     |
| Danish.. . . . .                      | 98    |
| Dutch.. . . . .                       | 69    |
| Finnish.. . . . .                     | 1     |
| French.. . . . .                      | 1     |
| German.. . . . .                      | 37    |
| Hungarian.. . . . .                   | 51    |
| Norwegian.. . . . .                   | 83    |
| Polish.. . . . .                      | 181   |
| Roumanian.. . . . .                   | 5     |
| Russian.. . . . .                     | 9     |
| Slav-Czecho.. . . . .                 | 289   |
| Slav-Jugo.. . . . .                   | 136   |
| Swedish.. . . . .                     | 37    |
| Swiss.. . . . .                       | 7     |
| Ukrainian.. . . . .                   | 155   |
| United States of America.. . . . .    | 76    |
| Other nationalities.. . . . .         | 39    |
|                                       | 5,027 |

In addition there are 4,163 dependents, and 260 domestics who have been placed.

By settlement districts the totals are:—

|                         |       |
|-------------------------|-------|
| Vancouver.. . . . .     | 311   |
| Vernon.. . . . .        | 109   |
| Calgary.. . . . .       | 919   |
| Edmonton.. . . . .      | 2,901 |
| Prince Albert.. . . . . | 735   |
| Saskatoon.. . . . .     | 799   |
| Regina.. . . . .        | 834   |
| Winnipeg.. . . . .      | 1,310 |
| Toronto.. . . . .       | 882   |
| Sherbrooke.. . . . .    | 51    |
| St. John.. . . . .      | 540   |
| Ottawa.. . . . .        | 59    |
|                         | 9,450 |

## After Care of British Migrants

In 1925 the Minister of Immigration and Colonization negotiated with the British Government, a further agreement providing for cheap passage rates for British farm workers, and undertaking to give the settlers brought out under this agreement five years' after care through the services of its rural field land settlement staff.

In 1926, up to December 31, the board had received from the Department of Immigration and Colonization instructions to give after care to 2,486 persons who had come out under the agreement. The board has also undertaken with the department to place 10,000 more of these assisted passage migrants in 1927 and to give them after care for five years.

By districts the after-care cases in 1926 were distributed as follows:—

|                         |       |
|-------------------------|-------|
| Vancouver.. . . . .     | 74    |
| Vernon.. . . . .        | 40    |
| Calgary.. . . . .       | 269   |
| Edmonton.. . . . .      | 241   |
| Prince Albert.. . . . . | 48    |
| Saskatoon.. . . . .     | 257   |
| Regina.. . . . .        | 277   |
| Winnipeg.. . . . .      | 481   |
| Toronto.. . . . .       | 716   |
| Sherbrooke.. . . . .    | 47    |
| St. John.. . . . .      | 9     |
| Ottawa.. . . . .        | 27    |
|                         | 2,486 |







## The Hoadley Scheme

Under a joint agreement made with the British Government and the Provincial Government of Alberta, the Canadian Government has agreed to give after care and farm supervision, through the field officers of the Land Settlement Branch, to all young men hereafter brought out from the Old Country under the scheme instituted by the Hon. George Hoadley, Minister of Agriculture for the Province of Alberta. These young men will be given a course of training at Alberta agricultural schools, and will then be handed over to the Land Settlement Board for placement and after care. Up to December 31, 1926, the board had received 22 cases under the Hoadley Scheme, 14 cases under the jurisdiction of the Calgary office and eight cases under the Edmonton office.

## Foreign Family Settlement

Under an agreement with the two railways, the Canadian Government undertook to find farms for 1,000 foreign families, provided that the foreign family deposited on landing \$400, which would be used to provide farm machinery and equipment. Some 600 people have been settled on Canadian Government owned land under an extended purchase system, by virtue of this arrangement. Supervision and collection services have to be given to these families for the period of their term of contract, namely, twenty-five years.

## Foreign Investigations

From time to time the department has asked the board to investigate applications made by residents in Canada for the admission of foreign Europeans from non-preferred countries. These investigations have necessitated special long trips into the country in order to visit the person making the application and to ascertain the bona fides of the same. Nineteen thousand two hundred and seventy of such applications have been personally and individually investigated.

## Transfer of Farmers From Dry Areas

At the request of the Alberta Provincial Government, the board's offices at Calgary and Edmonton, by special canvass in the country, secured farm holdings which could be leased on a crop share basis, with the option to purchase, to residents from the southern part of the province who were forced to remove from their own farms on account of drought conditions. In this work, not only had farms to be selected and the owners interviewed, but the board's staff assisted in the preparation of leases, and assisted the families so transferred in securing seed, feed, and other necessities to make a start. Altogether the board's staff assisted in transplanting in this way some 1,000 farm families, or a total of 4,264 souls. Had this service not been given, most of the families would have been forced to drift out of the country or to congregate, penniless, in our cities.

## Special Assistance Given to American Settlers

During the last year, in the Edmonton district alone, 264 American settlers have been assisted by advice and transportation by motor car in inspecting and selecting farms from private owners. Fifty-two settlers have been directed and taken to suitable homestead land. One hundred and one settlers have been given special appraisal services, and 264 settlers have been given advice and direction in acquiring equipment and in otherwise becoming satisfactorily established.

What has been done in the Edmonton district has been done in the other five western districts. In the Prince Albert district, a South American named Van der Walt, who had been sent from South America to look up settlement opportunities for a group of families, was directed by the department to the board's Prince Albert office. Mr. Walt was assisted in examining twenty-four sections of land in the Gerrond district. Not being satisfied with this, he was then personally conducted on a tour of a block of vacant lands in the vicinity of Meeting Lake, and was assisted in making an examination of approximately two townships. Mr. Walt has recorded his appreciation of the value of the services rendered to him. He is now in South America making preparation to bring his family to the Prince Albert district next year.

## Special Appraisals

During the last two years, on the instructions of the department, and with the object of encouraging concrete land settlement, the board's office at Winnipeg was asked to inspect and appraise 100,000 acres of special farm lands. Among these were a group of farms in the Glenella district, owned by the Great West Life Assurance Company, which it was proposed to use for certain selected Italian settlement. The board officers spent over two weeks making the examination and selection. In the same way an examination of a considerable tract of land was made in the Morden district, with a view of encouraging Dutch settlement.

The board's Prince Albert office inspected, in like manner, 1,446 separate units, comprising altogether 231,120 acres of land. The Saskatoon office of the board inspected 187,441 acres of land.

Another settlement of Italian farmers was proposed for the Kootenay district in British Columbia, and at the request of the department, board officers examined 28,000 acres of land in this area. All offices have been doing a very large amount of expensive work of this character, all of it very necessary if the settlement of newcomers is to be made on a permanent basis.

In the Calgary district, the Barons Csavossy, Hungarians from Roumania, were shown over seven or eight listings of privately owned land, and finally selected a large ranch property west of Calgary, which they purchased, and to which they have brought out a very considerable number of new families, who are working for them in the operation of the property.

## Publicity and Advertising

Every visitor to Canada from countries seeking an outlet for surplus population constitutes an important means of effective publicity. With an exact knowledge of every farm locality in the Dominion, and with a field staff equipped with motor cars and able properly to take care of such visitors, the board's organization is peculiarly well fitted to stimulate this most effective type of advertising.

The Department of Immigration was quick to realize the value of the service which its Land Settlement Branch could render in this particular. During the past two years, it has turned over to the board, for personally conducted rural tours, individuals and parties numbering altogether over 500. These are made up of newspaper editors and journalists, members of all parties in the British House of Commons, foreign Government officials and ministers, passenger and booking agents, and individuals interested in journalism and migration.







Many of these people have spent, with various board officials, several weeks in the country, gathering first-hand data and local colour for articles and addresses which they have issued on their return home. Such articles and addresses are of the utmost value to Canada, not only with respect to colonization and settlement, but in relation to general trade business and industry. As an illustration of the wide field covered in this work, the following are but a few of such people whom the board has handled in personally conducted tours of the country:—

A. Fowler, Secretary of the Associated Scotch Passenger Agents, of Aberdeen, Scotland; S. Yankowski, Director of Polish Emigration; Countess Karolyi, of Hungary; His Excellency Aladar Gedeon, of the Hungarian Parliament; Professor Ivan Boberskyj, of the Ukrainian Emigrants' Aid Society; Sir Percival Phillips, journalist, of England; A. A. Hartland, Managing Director of the Central Immigration Foundation, Holland; D. M. McCullough, of the *Glasgow Record*; Charles Wright and Robert Dring, of the British Passenger Agents' Association; Bishop Donald Martin, Bishop of Argyll and the Isles; Ben Smith, Member of Parliament in the British House of Commons; Captain Barclay Harvey, Member of Parliament in the British House of Commons.

Last summer the board was asked to provide motor car transportation and the services of field men for Lord Clarendon, Chairman of the Overseas Settlement Committee, and Mr. T. C. Macnaughten, Vice-chairman, in the inspection of British settlement and British settlement opportunities which they made. Altogether this party were motored over 6,000 miles, under the auspices of the board and its chairman and field officials.

With the staff which it has, the Board is enabled to show influential visitors such as these the settlers and districts which they desire to see, and these people on their return give to Canada publicity and advertising value which, if paid for as advertising, would cost as much as a good share of the annual cost of the Soldier Settlement Board organization.

### Special Work of Field Staff

As an example of the concrete way in which board officials handle cases, this is an actual case which occurred in British Columbia. A widow with her family came out from the British Isles under the cheap passage agreement. When the case was reported to the board's officials, this woman was at Rock Creek, with her children, destitute. She was transported from there to Lumby, some 140 miles distant, in a board car, where the board's officials found her work and secured from the community, bed, blankets and doctor's services for the children, without cost to herself.

On one day nineteen farm worker immigrants were dropped off a train in a small town in northern Alberta. Employment vacancies in the immediate vicinity of the town had been filled, and the workers were stranded, having neither means nor knowledge sufficient to enable them to get to farms where labour was urgently required. The local board's supervisor happened into the town on other work, saw the situation and took steps to right it. He got five or six of the stranded immigrants into his car, took them into the country, and one after another placed them in employment. He made similar trips until the whole nineteen had been placed, and worked until midnight at the task. Subsequently, a number of these men have become farm operators on their own account in the districts in which they were placed. Under existing conditions, services of this sort are necessary if concrete land settlement is to result.

# STATISTICAL STATEMENTS

## TOTAL SETTLEMENT UNDER THE ACT

| District and Province     | Total number granted a loan | Total established on soldier grant entries without loans | Total settlement under the Act |
|---------------------------|-----------------------------|--|--------------------------------|
| Vancouver.....            | 2,236                       | 141  | 2,377                          |
| Vernon.....               | 1,256                       | 157  | 1,413                          |
| British Columbia.....     | 3,492                       | 298  | 3,790                          |
| Calgary.....              | 3,003                       | 553  | 3,556                          |
| Edmonton.....             | 4,097                       | 1,892  | 5,989                          |
| Alberta.....              | 7,100                       | 2,445  | 9,545                          |
| Regina.....               | 2,176                       | 921  | 3,097                          |
| Saskatoon.....            | 2,232                       | 349  | 2,581                          |
| Prince Albert.....        | 1,600                       | 1,459  | 3,149                          |
| Saskatchewan.....         | 6,038                       | 2,729  | 8,827                          |
| Manitoba.....             | 3,711                       | 1,090  | 4,801                          |
| Ontario.....              | 1,969                       |  | 1,969                          |
| Quebec.....               | 488                         |  | 488                            |
| New Brunswick.....        | 714                         |  | 714                            |
| Nova Scotia.....          | 477                         |  | 477                            |
| Prince Edward Island..... | 379                         |  | 379                            |
| Maritime Provinces.....   | 1,570                       |  | 1,570                          |
| Dominion total.....       | 24,428                      | 6,562  | 30,990                         |

## SETTLEMENT BY CALENDAR YEARS

| Year   | Number of loans granted | Number established on the land |
|--|-------------------------|--------------------------------|
| 1918.....  | 2,000                   | 667                            |
| 1919.....  | 12,695                  | 10,053                         |
| 1920.....  | 5,427                   | 7,719                          |
| 1921.....  | 1,124                   | 2,333                          |
| 1922.....  | 1,302                   | 1,355                          |
| 1923.....  | 1,046                   | 1,153                          |
| 1924.....  | 577                     | 720                            |
| 1925.....  | 165                     | 232                            |
| 1926.....  | 92                      | 108                            |
| Loans approved, but not yet reported for disbursement..... |                         | 88                             |
| Total.....   | 24,428                  | 24,428                         |





# LOANS TO SETTLERS

| District and Province    | Land purchase | Removal of encumbrances on soldier settlers' land | Permanent improvements | Stock and equipment special advances, etc. | Total loans    |
|--------------------------|---------------|---|------------------------|--|----------------|
|                          | \$ cts.       | \$ cts.   | \$ cts.                | \$ cts.                                    | \$ cts.        |
| Vancouver.....           | 5,927,808 48  | 283,646 28  | 1,298,105 76           | 2,450,216 26                               | 9,959,776 78   |
| Vernon.....              | 3,410,331 22  | 210,814 24  | 885,720 68             | 1,312,797 34                               | 5,819,663 48   |
| British Columbia.....    | 9,338,139 70  | 494,460 52  | 2,183,826 44           | 3,763,013 60                               | 15,779,440 26  |
| Calgary.....             | 8,889,417 74  | 391,791 32  | 1,470,125 24           | 4,722,902 21                               | 15,474,236 51  |
| Edmonton.....            | 7,241,520 77  | 404,411 34  | 1,636,899 00           | 5,887,997 79                               | 15,170,828 90  |
| Alberta.....             | 16,130,938 51 | 796,202 66  | 3,107,024 24           | 10,610,900 00                              | 30,645,065 41  |
| Regina.....              | 6,084,606 47  | 414,490 51  | 1,012,234 46           | 2,979,143 02                               | 10,490,474 46  |
| Saskatoon.....           | 5,627,576 47  | 326,264 35  | 1,116,674 90           | 3,234,027 51                               | 10,304,543 23  |
| Prince Albert.....       | 2,617,591 41  | 93,406 28   | 810,658 84             | 2,333,708 72                               | 5,855,365 25   |
| Saskatchewan.....        | 14,329,774 35 | 834,161 14  | 2,939,568 20           | 8,546,879 25                               | 26,650,382 94  |
| Manitoba.....            | 9,257,002 10  | 185,366 14  | 2,424,331 36           | 5,885,762 72                               | 17,752,462 32  |
| Ontario.....             | 6,300,996 30  | 192,564 45  | 430,244 93             | 2,063,519 22                               | 8,987,324 90   |
| Quebec.....              | 1,560,528 37  | 26,522 08   | 92,564 15              | 781,096 18                                 | 2,460,710 78   |
| Maritime Provinces.....  | 3,441,613 14  | 165,720 72  | 187,897 58             | 1,335,939 19                               | 5,131,170 63   |
| Head office.....         | 27 10         |   |                        |  | 27 10          |
| Dominion totals.....     | 60,359,019 57 | 2,694,997 71                                      | 11,365,456 90          | 32,987,110 16                              | 107,406,584 34 |
| Advances to Indians..... |               |   |                        |  | 406,349 10     |
| Total.....               |               |   |                        |  | 107,812,933 44 |

# REVENUE AND REPAYMENTS

| District and Province             | Fiscal year 1925-1926 | Part fiscal year 1926-1927 to Dec. 31, 1926 |
|-----------------------------------|-----------------------|---|
|                                   | \$ cts.               | \$ cts.                                     |
| Vancouver.....                    | 331,574 56            | 287,637 65                                  |
| Vernon.....                       | 172,489 74            | 157,807 83                                  |
| British Columbia.....             | 504,064 30            | 445,445 48                                  |
| Calgary.....                      | 563,094 22            | 406,834 00                                  |
| Edmonton.....                     | 578,805 31            | 398,751 82                                  |
| Alberta.....                      | 1,141,899 53          | 805,585 82                                  |
| Regina.....                       | 495,853 41            | 407,234 08                                  |
| Saskatoon.....                    | 548,212 65            | 378,993 97                                  |
| Prince Albert.....                | 354,878 78            | 235,203 43                                  |
| Saskatchewan.....                 | 1,398,944 84          | 1,021,431 48                                |
| Manitoba.....                     | 470,054 38            | 369,515 21                                  |
| Ontario.....                      | 455,281 63            | 322,956 47                                  |
| Quebec.....                       | 95,655 02             | 98,665 05                                   |
| Maritime Provinces.....           | 204,852 39            | 141,599 27                                  |
| Department of Indian Affairs..... | 14,944 64             |   |
| Dominion total.....               | 4,285,696 73          | 3,205,198 78                                |

This statement does not include initial payments.



# REPAID LOANS IN FULL

| District and Province     | Repaid loan by selling farm | Repaid loan and continued to farm | Total repaid loans |
|---------------------------|-----------------------------|-----------------------------------|--------------------|
| Vancouver.....            | 95                          | 63                                | 158                |
| Vernon.....               | 25                          | 31                                | 56                 |
| British Columbia.....     | 120                         | 94                                | 214                |
| Calgary.....              | 20                          | 64                                | 84                 |
| Edmonton.....             | 33                          | 95                                | 128                |
| Alberta.....              | 53                          | 159                               | 212                |
| Regina.....               | 13                          | 34                                | 47                 |
| Saskatoon.....            | 11                          | 32                                | 43                 |
| Prince Albert.....        | 7                           | 49                                | 56                 |
| Saskatchewan.....         | 31                          | 115                               | 146                |
| Manitoba.....             | 30                          | 24                                | 54                 |
| Ontario.....              | 101                         | 56                                | 157                |
| Quebec.....               | 8                           | 6                                 | 14                 |
| New Brunswick.....        | 21                          | 21                                | 42                 |
| Nova Scotia.....          | 14                          | 24                                | 38                 |
| Prince Edward Island..... | 23                          | 20                                | 43                 |
| Maritime Provinces.....   | 58                          | 65                                | 123                |
| Dominion total.....       | 401                         | 519                               | 920                |

## ESTATES AND FORECLOSURES

| District and Province     | Total number of adjustment cases |
|---------------------------|----------------------------------|
| Vancouver.....            | 768                              |
| Vernon.....               | 372                              |
| British Columbia.....     | 1,140                            |
| Calgary.....              | 852                              |
| Edmonton.....             | 1,258                            |
| Alberta.....              | 2,110                            |
| Regina.....               | 617                              |
| Saskatoon.....            | 542                              |
| Prince Albert.....        | 363                              |
| Saskatchewan.....         | 1,522                            |
| Manitoba.....             | 1,678                            |
| Ontario.....              | 508                              |
| Quebec.....               | 256                              |
| New Brunswick.....        | 251                              |
| Nova Scotia.....          | 139                              |
| Prince Edward Island..... | 89                               |
| Maritime Provinces.....   | 479                              |
| Dominion total.....       | 7,693                            |





# ESTATES AND FORECLOSURES

## LAND SALES

|   | Cost to the Board | Selling price | Surplus        |
|---|-------------------|---------------|----------------|
|   | \$ cts.           | \$ cts.       | \$ cts.        |
| 2,161 cases land and stock and equipment sold.....          | 7,315,436 13      | 7,965,038 05  | Cr. 649,601 92 |
| 173 cases land sold, stock and equipment not sold.....      | 695,679 51        | 630,687 14    | Dr. 64,992 37  |
| 412 cases sale of land pending, documents not complete..... | 1,500,648 47      | 1,466,019 27  | Dr. 34,629 20  |
| 95 cases offers for land accepted.....                      | 302,910 90        | 309,779 40    | Cr. 6,868 50   |
| 2,841 farms resold.....                                     | 9,814,675 01      | 10,371,523 86 | Cr. 556,848 85 |

## SUMMARY

|                    |                 |
|--------------------|-----------------|
| Selling price..... | \$10,371,523 86 |
| Cost.....          | 9,814,675 01    |
| Surplus.....       | \$ 556,848 85   |

## TOTAL LANDS RESOLD BY DISTRICTS

|                           | Number of Units | Debit        | Credit        | Balance        |
|---------------------------|-----------------|--------------|---------------|----------------|
|                           |                 | \$ cts.      | \$ cts.       | \$ cts.        |
| Vancouver.....            | 325             | 1,223,929 23 | 1,265,747 84  | Cr. 41,818 61  |
| Vernon.....               | 95              | 363,031 50   | 399,984 29    | " 36,952 79    |
| Calgary.....              | 308             | 1,295,288 79 | 1,359,894 88  | " 64,606 09    |
| Edmonton.....             | 554             | 1,675,409 96 | 1,847,174 80  | " 171,764 84   |
| Regina.....               | 208             | 778,851 42   | 921,488 67    | " 142,637 25   |
| Saskatoon.....            | 254             | 943,306 46   | 1,021,203 56  | " 77,897 10    |
| Prince Albert.....        | 126             | 315,884 42   | 377,138 23    | " 61,253 81    |
| Manitoba.....             | 258             | 957,375 73   | 956,319 55    | Dr. 1,056 17   |
| Ontario.....              | 237             | 814,641 06   | 860,829 93    | Cr. 46,188 87  |
| Quebec.....               | 186             | 729,348 35   | 637,637 10    | Dr. 91,711 25  |
| New Brunswick.....        | 159             | 413,574 45   | 410,843 54    | " 2,730 91     |
| Nova Scotia.....          | 74              | 179,287 16   | 178,186 81    | " 1,100 35     |
| Prince Edward Island..... | 57              | 124,746 48   | 135,074 66    | Cr. 10,328 18  |
| Dominion total.....       | 2,841           | 9,814,675 01 | 10,371,523 86 | Cr. 556,848 86 |

## SUMMARY

|   |       |
|---|-------|
| Total reverted farms.....                               | 7,693 |
| Total farms resold.....                                 | 2,841 |
| Total farms reserved for British Empire Settlement..... | 1,000 |
| Total farms on hand un-sold.....                        | 3,852 |

# ESTATES AND FORECLOSURES STOCK AND EQUIPMENT SALES

| District and Province   | Number<br>of cases | Cost to the<br>board | Selling<br>price | Deficit      |
|-------------------------|--------------------|----------------------|------------------|--------------|
|                         |                    | \$ cts.              | \$ cts.          | \$ cts.      |
| Vancouver.....          | 541                | 482,719 05           | 220,563 33       | 262,155 72   |
| Vernon.....             | 338                | 318,463 87           | 137,715 45       | 180,748 42   |
| British Columbia.....   | 879                | 801,182 92           | 358,278 78       | 442,904 14   |
| Calgary.....            | 591                | 811,766 46           | 305,988 40       | 505,778 06   |
| Edmonton.....           | 1,108              | 1,405,141 31         | 599,285 24       | 805,856 07   |
| Alberta.....            | 1,699              | 2,216,907 77         | 905,273 64       | 1,311,634 13 |
| Regina.....             | 522                | 573,300 22           | 224,188 61       | 349,111 61   |
| Saskatoon.....          | 469                | 583,197 74           | 244,215 02       | 338,982 72   |
| Prince Albert.....      | 296                | 343,362 06           | 143,615 50       | 199,746 56   |
| Saskatchewan.....       | 1,287              | 1,499,860 02         | 612,019 13       | 887,840 89   |
| Manitoba.....           | 1,282              | 1,801,731 05         | 553,397 32       | 1,248,333 73 |
| Ontario.....            | 359                | 360,876 62           | 182,087 75       | 178,788 87   |
| Quebec.....             | 201                | 283,179 76           | 140,576 59       | 142,603 17   |
| Maritime Provinces..... | 391                | 323,034 16           | 161,541 17       | 161,492 99   |
| Dominion total.....     | 6,098              | 7,286,772 30         | 2,913,174 38     | 4,373,597 92 |

## SUMMARY

|   |                 |
|---|-----------------|
| Total cases where stock and equipment has been sold.....  | 6,098           |
| Total cases where stock and equipment on hand unsold..... | 1,595           |
| Total adjustment cases.....                               | 7,693           |
| Disbursements.....  | \$ 7,286,772 30 |
| Receipts.....   | 2,913,174 38    |
| Deficit.....  | \$ 4,373,597 92 |







# 3,000 BRITISH FAMILY SETTLEMENT SCHEME

| District to which located | Total number of families approved | Number of applications cancelled | Net number of families approved | Average number of souls per family | Total number of souls | Number of dependent workers | Families with |             | Arrivals |       | Prospective salings 1927 | Families who withdrew from scheme after arrival | Assets     |                           |
|---------------------------|-----------------------------------|----------------------------------|---------------------------------|------------------------------------|-----------------------|-----------------------------|---------------|-------------|----------|-------|--------------------------|---|------------|---------------------------|
|                           |                                   |                                  |                                 |                                    |                       |                             | Experi-ence   | War service | 1925     | 1926  |                          |   | Total cash | Average amount per family |
| Vancouver.....            | 200                               | 31                               | 169                             | 5                                  | 857                   | 127                         | 143           | 96          | 51       | 98    | 20                       | 13  | £ 19,879   | £ 118                     |
| Vernon.....               | 36                                | 6                                | 30                              | 5                                  | 160                   | 13                          | 25            | 22          | 16       | 12    | 2                        | 4   | 3,225      | 107                       |
| British Columbia.....     | 236                               | 37                               | 199                             | 10                                 | 1,017                 | 140                         | 168           | 118         | 67       | 110   | 22                       | 17  | 23,104     | 225                       |
| Calgary.....              | 285                               | 45                               | 240                             | 6                                  | 1,343                 | 231                         | 212           | 128         | 73       | 134   | 33                       | 6   | 19,200     | 80                        |
| Edmonton.....             | 386                               | 76                               | 310                             | 6                                  | 1,735                 | 259                         | 289           | 166         | 68       | 214   | 28                       | 9   | 21,718     | 70                        |
| Alberta.....              | 671                               | 121                              | 550                             | 12                                 | 3,078                 | 490                         | 501           | 294         | 141      | 348   | 61                       | 15  | 41,008     | 150                       |
| Regina.....               | 201                               | 33                               | 168                             | 5                                  | 881                   | 115                         | 150           | 106         | 44       | 101   | 23                       | 7   | 10,513     | 62                        |
| Saskatoon.....            | 190                               | 46                               | 144                             | 5                                  | 782                   | 101                         | 126           | 79          | 27       | 98    | 19                       | 3   | 9,737      | 67                        |
| Prince Albert.....        | 112                               | 16                               | 96                              | 5                                  | 518                   | 71                          | 87            | 57          | 14       | 75    | 7                        | 1   | 6,439      | 67                        |
| Saskatchewan.....         | 503                               | 95                               | 408                             | 15                                 | 2,161                 | 287                         | 363           | 242         | 85       | 274   | 49                       | 11  | 26,689     | 109                       |
| Manitoba.....             | 243                               | 51                               | 192                             | 6                                  | 1,067                 | 119                         | 179           | 112         | 72       | 99    | 21                       | 5   | 12,823     | 67                        |
| Ontario.....              | 220                               | 49                               | 171                             | 6                                  | 989                   | 131                         | 154           | 97          | 61       | 94    | 16                       | 15  | 11,538     | 67                        |
| Quebec.....               | 25                                | 1                                | 24                              | 6                                  | 145                   | 21                          | 24            | 12          | 3        | 14    | 7                        | .....   | 1,100      | 46                        |
| Maritime provinces.....   | 178                               | 34                               | 144                             | 6                                  | 910                   | 147                         | 123           | 75          | 30       | 100   | 14                       | 7   | 9,063      | 63                        |
| Dominion totals.....      | 2,076                             | 388                              | 1,688                           | 5.5                                | 9,367                 | 1,335                       | 1,512         | 950         | 459      | 1,039 | 190                      | 70  | 125,325    | 74                        |

## SUMMARY

|   |       |  |       |
|---|-------|--|-------|
| Number of families approved to date.....      | 2,076 | Number of families arrived, 1925.....    | 459   |
| Number of applications cancelled.....         | 388   | Number of families arrived, 1926.....    | 1,079 |
| Number of applications standing approved..... | 1,688 | Number of families deferred to 1927..... | 190   |

NATIONALITIES, JANUARY 1, 1920, TO DECEMBER 31, 1926

| Nationalities         | Van-cov |     | Vernon |     | Calgary |       | Edmonton |     | Prince Albert |     | Saskatoon |     | Regina |       | Manitoba |     | Toronto |    | Sherbrooke |     | Saint John |    | Ottawa |       | Total |       | Grand total |
|-----------------------|---------|-----|--------|-----|---------|-------|----------|-----|---------------|-----|-----------|-----|--------|-------|----------|-----|---------|----|------------|-----|------------|----|--------|-------|-------|-------|-------------|
|                       | S.      | M.  | S.     | M.  | S.      | M.    | S.       | M.  | S.            | M.  | S.        | M.  | S.     | M.    | S.       | M.  | S.      | M. | S.         | M.  | S.         | M. | S.     | M.    | S.    | M.    |             |
| British family scheme |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| British               | 60      | 5   | 15     | 74  | 119     | 161   | 165      | 37  | 69            | 28  | 85        | 25  | 90     | 23    | 106      | 26  | 55      | 6  | 4          | 57  | 128        | 11 | 18     | 11    | 442   | 926   | 1,368       |
| Canadian              | 8       | 1   | 9      | 195 | 9       | 291   | 75       | 37  | 20            | 193 | 33        | 238 | 37     | 605   | 39       | 349 | 42      | 13 | 3          | 6   | 3          | 6  | 3      | 1,902 | 273   | 2,235 |             |
| Austrian              |         |     |        |     |         | 4     | 16       | 21  | 8             | 3   | 1         |     |        | 3     |          | 2   | 2       |    |            |     |            |    |        | 33    | 29    | 83    |             |
| Bulgarian             |         |     |        |     |         | 73    |          | 5   |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Danish                |         |     |        | 9   |         | 8     | 2        | 61  | 5             |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Dutch                 |         |     |        | 9   |         | 4     | 1        |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| French                |         |     |        | 1   |         | 9     |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| German                |         |     |        |     |         | 1     |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Hungarian             |         |     |        | 1   |         | 35    | 1        |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Norwegian             |         |     |        | 3   |         | 37    |          | 8   |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Polish                |         |     |        | 5   |         | 2     |          | 71  | 3             |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Roumanian             |         |     |        | 1   |         | 178   |          | 1   |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Russian               |         |     |        |     |         | 2     |          | 5   |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Slav-Hugo             |         |     |        |     |         | 126   |          | 7   |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Slav-Czecho           |         |     |        |     |         | 276   |          | 2   |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Swedish               |         |     |        |     |         | 7     |          | 22  |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Swiss                 |         |     |        | 2   |         | 3     |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Ukrainian             |         |     |        |     |         | 148   | 7        |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| United States         |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| America               |         |     |        | 1   | 1       | 23    | 20       | 2   |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Other nationalities   |         |     |        | 2   |         | 5     |          | 9   |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Total                 | 8       | 61  | 16     | 16  | 311     | 1,384 | 317      | 293 | 107           | 256 | 119       | 289 | 129    | 607   | 151      | 418 | 104     | 19 | 8          | 63  | 131        | 18 | 12     | 3,742 | 1,285 | 5,027 |             |
| Dependents            |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
| Domestics             | 238     |     |        | 72  | 471     | 1,132 | 68       | 312 |               | 398 |           | 389 |        | 462   |          | 346 |         |    |            |     |            |    |        |       |       |       |             |
|                       | 4       |     |        | 5   | 7       |       |          | 23  |               | 26  |           | 27  |        | 30    |          | 14  |         |    |            |     |            |    |        |       |       |       |             |
| Grand total           | 311     | 109 |        | 919 |         | 2,901 |          | 735 |               | 799 |           | 834 |        | 1,310 |          | 882 |         | 51 |            | 540 |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |
|                       |         |     |        |     |         |       |          |     |               |     |           |     |        |       |          |     |         |    |            |     |            |    |        |       |       |       |             |







## AFTER CARE OF FARM WORKERS

| District and Province | Single men | Married | Nominated in Canada | Ministry of Labour trainees | Hoadley scheme | Total |
|-----------------------|------------|---------|---------------------|-----------------------------|----------------|-------|
| Vancouver.....        | 2          | 2       | 70                  |                             |                | 74    |
| Vernon.....           | 2          |         | 38                  |                             |                | 40    |
| British Columbia..... | 4          | 2       | 108                 |                             |                | 114   |
| Calgary.....          | 134        | 6       | 114                 | 1                           | 14             | 269   |
| Edmonton.....         | 123        | 17      | 91                  | 2                           | 8              | 241   |
| Alberta.....          | 257        | 23      | 205                 | 3                           | 22             | 510   |
| Regina.....           | 114        | 9       | 154                 |                             |                | 277   |
| Saskatoon.....        | 146        | 17      | 94                  |                             |                | 257   |
| Prince Albert.....    | 4          |         | 43                  | 1                           |                | 48    |
| Saskatchewan.....     | 264        | 26      | 291                 | 1                           |                | 582   |
| Manitoba.....         | 285        | 7       | 138                 | 51                          |                | 481   |
| Ontario.....          | 304        | 44      | 325                 | 43                          |                | 716   |
| Quebec.....           | 15         | 5       | 27                  |                             |                | 47    |
| St. John.....         | 1          | 2       | 6                   |                             |                | 9     |
| Ottawa.....           | 18         | 9       |                     |                             |                | 27    |
| Dominion total.....   | 1,148      | 118     | 1,100               | 98                          | 22             | 2,486 |

## STAFF

The number of staff at head office and districts, including those employed in the field at December 31, 1926, was 503.

The peak load was reached in June, 1920, when the total staff of the board was 1,579.

Since June, 1920, up to December 31, 1926, the staff has been reduced by 1,076, or 68 per cent.

The staff as at December 31, 1926, was distributed as follows:—

| District                | Male | Female | Total | Salary cost per annum rate |
|-------------------------|------|--------|-------|----------------------------|
|                         |      |        |       | \$ cts.                    |
| Vancouver.....          | 28   | 9      | 37    | 62,347 68                  |
| Vernon.....             | 18   | 5      | 23    | 42,446 15                  |
| Calgary.....            | 33   | 12     | 45    | 77,975 58                  |
| Edmonton.....           | 42   | 17     | 59    | 99,406 38                  |
| Regina.....             | 29   | 9      | 38    | 67,254 77                  |
| Saskatoon.....          | 27   | 10     | 37    | 63,950 99                  |
| Prince Albert.....      | 19   | 9      | 28    | 45,101 00                  |
| Manitoba.....           | 40   | 17     | 57    | 92,575 43                  |
| Ontario.....            | 28   | 10     | 38    | 65,447 38                  |
| Quebec.....             | 5    | 4      | 9     | 12,875 42                  |
| Maritime provinces..... | 15   | 7      | 22    | 36,809 10                  |
| Head office.....        | 73   | 37     | 110   | 209,429 10                 |
| Dominion totals.....    | 357  | 146    | 503   | 875,619 88                 |

Of the total number of staff, 71 per cent are males.

Of the total male employees, 96 per cent are returned soldiers.

# LAND SETTLEMENT

## SIXTH REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

DECEMBER, 31, 1927



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1928



CAI VA 20  
757

# LAND SETTLEMENT

## SIXTH REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

DECEMBER, 31, 1927



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1928





*His Excellency the Right Honourable Viscount Willingdon, G.C.F.I.,  
G.C.M.G., G.C.I.E., G.B.E., Governor General and Commander in  
Chief of the Dominion of Canada.*

Y. IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to Your Excellency the sixth  
report of the Soldier Settlement Board of Canada on its activities and operations  
from January 1, 1927, to December 31, 1927.

I have the honour to be,

Your Excellency's most obedient servant,

ROBERT FORKE,

*Minister of Immigration and Colonization.*

WA, January 21, 1928.

OTTAWA, January 20, 1928.

To the Honourable

the Minister of Immigration and Colonization.

The Soldier Settlement Board of Canada submits its sixth report on activities and operations from January 1, 1927, to December 31, 1927.

J. G. RATTRAY,  
*Chairman.*

E. J. ASHTON,  
*Commissioner.*

S. MABER,  
*Commissioner.*

## LAND SETTLEMENT

The end of the calendar year 1927, to which the figures in this report are brought, finds but a small increase in the number of loans to soldier settlers. Only twenty-nine loans have been granted to new settlers; the greater part of financial assistance rendered has been in the nature of additional loans to settlers already established. With revaluation of their lands authorized, soldier settlers are now awaiting the results of the appraisals which will determine the extent of the reduction of their indebtedness to the Board. Most of these appraisals will not take place until the snow is off the ground in the spring.

Crops have been above the average during 1927, and farmers generally have improved their position during the past three years. During the year there has been a number of abandonments. The total of those who have given up, the land reverting to the board, is 8,652. The granting of revaluation would remove the cause of a good deal of the discontent which has been a handicap to many good workers.

## COLONIZATION ACTIVITIES

There has been continued development during the year of the strictly colonization features of the board's work. Land Settlement Branch officials have undertaken:—

- (1) Settlement and establishment on the land of families brought forward by the Department of Immigration and Colonization under the 3,000 British Family Scheme.
- (2) Settlement on farms of continental families brought forward by the railways under the Government Continental Family Scheme.
- (3) Placement and aftercare of married and single British farm workers recruited by the Department of Immigration and Colonization, including trainees from British training farms.
- (4) Investigations of the bona fides of nominations made by residents of Canada in favour of residents of Great Britain, and aftercare of British farm workers, married and single, brought forward by the Department of Immigration and Colonization, as a result of such nominations.
- (5) Aftercare of British farm workers brought forward by the Colonization Departments of the two great Canadian railways, and by the Ontario Government.
- (6) Investigations concerned with applications to the Department of Immigration and Colonization, for the admission to Canada of alien immigrants.
- (7) Investigations of the settlement conditions of foreign farm workers, brought forward by the railway companies.
- (8) Investigations of applications for commutation of pensions.
- (9) Surveys to ascertain lands available for colonization.
- (10) Reception of distinguished guests from Great Britain and other countries, who desire to report to their Governments on settlement opportunities.

The relative importance of these strictly colonization activities is shown in the diaries of the field supervisors of the board. The diaries show that more than 65 per cent of the time of field officials, during the period from April to September 30, was spent in connection with general land settlement distinct from soldier settlement. During the period under review, 27,561 visits were made in connection with soldier land settlement, while 48,513 visits were in connection with general land settlement and departmental investigation. The total mileage travelled was 1,167,265, and of this a total of 406,849 miles was on visits to soldier settlers and 760,460 miles in connection with other settlers.

During the year, 1,122 families were settled under the Family Scheme, making the total of families brought forward under this project 2,631. All families receive aftercare for some years until they are able to carry on without guidance from the branch.

From April 1 to December 31, 9,859 placements all told were made in connection with farm workers. From January 1 to November 30, 1,614 investigations were carried out with respect to the admission to Canada of alien immigrants, and 857 investigations made of the settlement situation of foreign farm workers brought forward by the railways. Five hundred and eighty-five investigations were made in connection with nominations arising in Canada on behalf of residents of the United Kingdom. Thirty-one investigations were conducted relating to the applications of ex-members of the Royal Irish Constabulary for commutation of pension. In addition to initial placements made, aftercare was accorded to a very large number of British Farm Workers brought forward under the Empire Settlement Agreement in both 1926 and 1927.

These figures give some idea of the variety of the duties of the Land Settlement Branch. They are useful in showing the proportion of cost of Soldier Settlement to that of General Land Settlement. Field officials' salaries are apportioned according to the amount of time spent by them on the two phases of the work, as also are their travelling expenses. The figures quoted are for the summer months, when field work in placing new settlers is particularly active. In the winter months the proportion of cost of soldier settlement is greater than that of general land settlement; but for the year the cost of the colonization activities is fifty per cent of the whole administration expenses of the Board.

### BRITISH FAMILY SETTLEMENT SCHEME

Although the agreement with the Imperial Government called for the settlement on Canadian farms of 3,000 families in three years, the full quota was not completed at the end of 1927. Approximately 400 families are needed to complete the quota, and these will be forthcoming during the present year.

The number of families arriving in Canada in the three years was 2,631, of which 1,122 arrived during the year 1927. In 1925 the number migrating was 467, and 1,042 came out in 1926. In the three years the scheme has been in operation, in addition to the heads of families there were 2,415 available farm workers, making a total of 5,046 workers. The total number of souls was 14,532, an average of 5.5 per family. They brought with them capital amounting to 177,220 pounds sterling, an average of 67 pounds per family.

Based on field supervisors' reports the progress these families are making is indicated by the following classification compiled as of December 31: Very good progress, 213; good progress, 923; fair progress, 446; likely to fail, 32; not yet graded, 756. The proportion of failures to the whole cannot be regarded as large.



## Withdrawals from Scheme

For the following reasons 261 families have dissociated themselves from the scheme:—

- 36 purchased farms privately,
- 45 are employed as farm workers,
- 92 are engaged in employment other than farming,
- 45 returned to the Old Country,
- 27 whereabouts unknown at present,
- 16 have been deported by the department.

Thus it will be seen that 81, or 31 per cent of the families who have withdrawn, are still engaged in agricultural employment. Among the 261 delinquents, 44 did not at any time after their arrival receive any financial assistance from the Dominion Government.

## Further Recruiting under Scheme

Further recruiting under the scheme and the selection of British farm workers for 1928 has been begun in the Old Country, for which purpose eight field supervisors, drawn from all the principal settlement districts of the country, have left for Great Britain where they will co-operate with emigration agents in the selection of migrants in the various centres of the United Kingdom and Northern Ireland.

## Saddle Lake Block Settlement

The throwing open for settlement by British families of between 8,000 and 9,000 acres of virgin land, 11 miles west of St. Paul de Metis, Alberta, has been one of the important colonization developments of the past year. This area was part of the Saddle Lake Indian Reserve. It was surrendered by the Indians in 1925, and beginning in May of the past year the Land Settlement Branch directed to the area a number of families, mostly from Scotland and Ireland. The block was surveyed and divided into fifty-one farm units running from 160 to 240 acres.

To prepare for the settlement of these families the branch let contracts for buildings, the houses being mostly of four rooms, though in the case of large families additional accommodation had to be arranged. Barns of standard proportions and other buildings were also contracted for. The branch also arranged for the breaking, by contract, of an average of forty acres per unit; for the building of pasture fences and the digging of wells. The wells were dug in convenient places so as to serve three or four families each.

While a good deal of common labour was available on the reserve for the adult members of the colony, arrangements were made for the employment of a number of men and boys outside. The Northwest Lumber Company has agreed to take on a considerable number during the winter at good wages.

In all, during the first year fifty families were placed on the reserve, comprising 396 souls, or 7.9 per family. These families account for all but one of the units allocated on the reserve.

The placing of a considerable number of migrants on land that had never known the plough, and where improvements were altogether lacking, was not an easy one, but every care was taken to ensure that they got away to a good start. Settlers were encouraged to co-operate with each other in the development of the enterprise, to accept employment which would provide for the necessities of life during the winter and to practice the strictest economy until they were on their feet. The branch planned to buy one team for a settler on

the understanding that he would co-operate with his neighbour in preparing the land and putting in seed for feed. Thus two settlers working together would have a four-horse team for operations during the first year. Other farm implements were bought with the idea of serving two or three families. One man would be provided with a disc, another with a hay rake. The use of common pasture lands for a time also was encouraged.

### **Porcupine Forest Reserve Settlement**

A block settlement of less proportions is being carried out on lands that were formerly part of the Porcupine Forest Reserve in the Prince Albert District of Saskatchewan. In 1919 the Soldier Settlement Board secured the withdrawal of a portion of the reserve which was desirable for agricultural purposes and this was divided into farm units of 160 acres each, available for soldier settlement as free grant lands, with another 80 acres set aside for sale to settlers. On the opening day 131 returned soldiers availed themselves of the opportunity to ballot for choice. Some 500 units were comprised in the area withdrawn and as all were not entered by soldiers the Government decided in 1926 to throw the area open for civilian settlement. Roads were built and the town of Lens was laid out.

During the past year twenty-one families brought out by the department under the British Family Scheme were settled in the Porcupine District. The comprised 123 souls, or 5.8 persons per family. It is expected that other British families will be allocated to this area during 1928.

### **Hygienic Farm Settlement**

Fourteen families, mostly Scottish, were placed on this farm which is situated near Clayburn, B.C. The property was bought in the early days of soldier settlement by the Soldier Settlement Board as an Agricultural Farming Centre. Later it was subdivided and made available for settlement. Under the British Family Scheme three families were placed on allotments there in 1925, eight were placed in 1926 and three in 1927. They occupy holdings ranging from 2 to 41 acres in extent, in price ranging from \$160 to \$200 an acre including buildings. Stock and equipment loans were granted in all cases. The men are mostly thoroughly experienced farmers and particularly well acquainted with all aspects of the dairying business. With one exception settlers have kept up with their payments and eight of the fourteen have made prepayments.

### **NEW BRUNSWICK BRITISH FAMILY SETTLEMENT**

The settlement of 500 British families in the province of New Brunswick within the next five years was provided for by an agreement which was entered into during the year by the Imperial Government, the New Brunswick Government and the Dominion Government through the Minister of Immigration and Colonization.

The New Brunswick Government will purchase the farms, while the Imperial Government will provide funds up to \$1,500 per settler which will be expended on establishment. The Land Settlement Branch of the Department of Immigration and Colonization will co-operate with provincial officials in appraising the land and determining its suitability for settlement as in the 3,000 British Family Scheme. Officials of the Department of Immigration and Colonization will select the settlers in the Old Country, the Land Settlement Branch will welcome them to Canada, make the necessary arrangements for employment, procure equipment for the operation of the farm, and give the usual supervisory service till such service is no longer required.

## CONTINENTAL FAMILY SCHEME

By an agreement entered into between the Department of Immigration and Colonization and the Canadian National and Canadian Pacific Railway Companies provision was made for the settlement of a number of families from continental Europe which the railways undertook to bring to Canada. The aftercare arrangements were similar to those in the case of British families, except that no financial assistance was promised the continental settlers. They, however, were required to have in their possession a sum of money sufficient to purchase implements and stock necessary for the beginning of operations on a farm and a small grub stake for the first year. The department agreed to provide farms in the possession of the Government, as in the case of British families.

The immigration consisted of 98 families, comprising 421 souls. They classified racially: Polish, 38; Hungarian, 17; Roumanian, 12; Jugo Slav, 10; Lithuanian, 4; Czecho Slav, 3; German, 3; Ukranian, 3; Servian, 2; not known, 6.

For these families supervision of Land Settlement field workers was available and a portion of the quota has found satisfactory settlement under the scheme. Thirteen have purchased farms belonging to the board; and twenty-nine other families are in the probationary period, their families occupying government farms while adult members are taking employment outside. Fourteen families have purchased farms privately, including two who went on homesteads. Nine are in industrial employment while seven are not definitely located. The present whereabouts of twenty-six families who came out under the scheme is unknown to the board.

## German Baptist Families

Nineteen German Baptist families came out under the auspices of the German Baptist Church and are located in the St. Rose and Ochre districts of Manitoba. Although they are receiving supervision and guidance from the supervisors of the Land Settlement Branch they are given no direct financial assistance from the Government.

Fifteen of them have already purchased board farms; one purchased privately; two are employed at farm work and one has not been definitely settled.

## BRITISH FARM WORKERS

The placement and aftercare of British Farm Workers, recruited by the Department of Immigration and Colonization, constituted an important part of the colonization activities of the branch during the year. Both married and single farm workers were brought forward on the understanding that suitable work would be found for them on arrival, and that for five years following they would receive aftercare by the Land Settlement Branch, according to the terms of the Empire Settlement Agreement.

With due regard to their preference for any particular locality or province in the Dominion, their distribution in Canada was so arranged that without loss of time after arrival, all workers were placed in employment. Yearly contacts were effected with farmers when possible, after trial periods, and in cases where for one reason or another, yearly terms of employment were not secured, the services of the Branch were continued until new and more permanent positions were found.



During the year, 126 married workers reported. Of these, 67 were without children and 59 couples brought with them 125 children. Two thousand and ninety-eight single workers were recruited and sailed. Of these 1,394 sought placement by the branch and received it.

### **Trainees**

An interesting and what promises to be an important feature of British immigration was the recruiting for farm work in Canada of inexperienced but physically fit and adaptable young men who were given short courses of practical farm training in the Old Country, calculated to acquaint them with Canadian methods, and make them useful on a Canadian farm from the outset.

Special efforts were made by the branch to place these workers with good farmers, where they would receive sympathetic consideration, be given every possible opportunity to gain valuable experience in all lines of farm work, and paid increasing wages as they developed their usefulness.

Young men were received from training centres at Brandon and Claydon in England, and from Richill in Northern Ireland. The Brandon and Claydon farms sent out 348 men, of whom 344 reported to the branch in Canada, and were placed in employment. The Richill training farm supplied 31 recruits for placement by the Branch. A further group of 13 trainees was sent forward by the Glasgow Parish, all of whom were placed. These young men get the benefit of the reduced passage rates under the Empire Settlement Agreement and are entitled to five years' aftercare, following their arrival in this country.

Their progress is being followed as closely as possible by the field supervisors of the branch, and it is reasonable to assume that many of them will remain permanently in agriculture, and eventually procure suitable farms for themselves. From reports received from field supervisors, it is evident that a fair proportion of these trainees are making satisfactory progress, and are considered a splendid asset to Canadian agriculture.

### **Aftercare of Settlers Placed by Railways**

In the past year the Land Settlement Branch has had the duty of assisting by aftercare a large number of settlers brought out by the colonization departments of the two great Canadian railways, as well as the Ontario Department of Agriculture. The total reported by these organizations for aftercare was in the neighbourhood of 3,600 farm workers. While it has been impossible owing to the many and varied duties of the field men of the branch, to investigate and report on all cases referred to it, nevertheless they have succeeded in visiting approximately 75 per cent of the number.

The Land Settlement Branch investigated 1,483 cases reported by the Canadian National Railways; 1,342 reported by the Canadian Pacific Railway, and 384 reported by the Ontario Department of Agriculture.

### **Nominations Arising in Canada**

A phase of the program of the Department of Immigration and Colonization to promote British immigration, that has been productive of very good results is the system in force of encouraging residents of Canada to nominate residents of Great Britain for employment in this country. A Canadian farmer who wishes to secure help from the Old Country may nominate a specific individual or family, if he knows of a suitable party in the Old Country,

may submit what is termed a descriptive nomination, i.e., he may describe the type of help he wants, and efforts are then made by the department to recruit suitable worker to fill the nomination.

In cases where the department was, for any reason, doubtful of the bona fides of the nomination, the Land Settlement Branch was called upon to interview the nominator and examine into the merits of the position he had to offer. During the course of the year the bona fides of 638 nominations were investigated and reported upon to the department.

Fourteen hundred and forty-nine nominated single men and families came forward during the year under this provision, and their cases were turned over to the branch for the usual aftercare. A check-up of the situation a few months after the date of their arrival found the great majority still to be with their nominator, engaged in farming, and likely to become valuable citizens.

### Dismissal of Alien Immigrants

The department receives a great many applications from parties in Canada for the admission to this country of alien immigrants, and in cases where any doubt exists as to the advisability of bringing forward the alien in question, the applications are referred to this branch for investigation, so far as their case can be looked into from this side. During the year, 1,614 such cases were referred to the Department, and were duly investigated and reported upon.

### Foreign Workers Brought Forward by the Railways

Throughout the year, the branch received requests from the department to look into the settlement conditions and progress being made by numerous foreign settlers recruited and brought forward by the Canadian railways.

Some 865 investigations of this character were carried out.

### Austrian Community in British Columbia

Under the auspices of the Association of German Canadian Catholics a group of 16 Austrian families, comprising 60 souls, came forward in May of 1927. With the exception of two families who settled in Humboldt, Sask., these families were settled on the Bulman ranch, 25 miles south of Vernon, B.C. The property comprises 3,415 acres, 300 under irrigation, 160 in orchard, and 140 in mixed crops. The balance is range and timbered hillside. The price of the property to the community was \$145,000, terms of payment being on a crop share basis with interest at five per cent. At time of purchase there was one eight-roomed house, one four-roomed house and five shacks. Since taking possession the community has repaired the shacks and built two others, while one house off the property has been rented. They purchased a full line of implements, twenty horses and 50 Jersey cows.

It is proposed to carry on all the work of the settlement on the community until fifty per cent of the purchase price has been paid. Then the property will be subdivided. While some outside work was done during the past season, the plan is to confine all their activities to the community farm and the winter's work will consist of milking, pruning, wood cutting and tie making.

Among the settlers are one former Burgomaster, one station master, two blacksmiths and one mechanic. The remainder are farm hands.

All bread used by the community is baked in an oven which has been built for the open. The community has its own supervisor who acts as interpreter, lays out the work, conducts all business and is general manager of the farm.



## Home Service

The Home Service of the Land Settlement Branch continues the work of the Home Branch of the Soldier Settlement Board but with a smaller staff. This consists of six members, five of whom are attached to the western offices.

The work is similar to that of the field supervisors except that the activities of the representatives of the Home Service are directed towards guiding and assisting the wife of the settler in her work of making a home and caring for her family. It is recognized that in farming success depends largely upon the woman's co-operation and for those who are new to the country some advice and guidance concerning Canadian methods seem particularly necessary.

Wherever it is possible the Home Service representative assists the supervisors in welcoming the new settler and his family, but their task begins when the woman undertakes her share of the work after arriving at the farm. Conditions are very different from life in the Motherland and the wife of a new settler finds that to succeed her energies must be directed towards the saving of earnings and the production of revenue. This can be done through dairy, poultry and gardening activities and all are encouraged to do their utmost along these lines.

A personal visit is made to as many homes as possible but especially to those where it is found that the wife of a settler is homesick, lonely, or discouraged in any way. In these visits a friendly relationship is established so that if further difficulty occurs the Home Service representative will be able to give advice upon request. Problems are discussed and the settler's wife is directed to sources of information on household topics which is supplied by the provincial government, in addition to literature distributed free of cost by the Land Settlement Branch. From Head Office the director sends to every family a welcoming letter followed by literature issued by the Federal Government upon home activities, poultry, dairying, the use of milk, and on gardening. When winter was approaching a letter was sent advising necessary preparations for the cold season in order to protect vegetables from freezing and to provide suitable clothing, bedding and fuel against inclement weather. This was intended to supplement the advice of the supervisors.

It is found that most women ask for instruction in breadmaking, the curing of cream to secure a high price, how to protect against mosquitoes, how to get rid of flies and insect pests; and many of the most ambitious ask to be put in touch with markets for such things as they can make for sale in their spare time. These may be knitted goods, home-made cheese, or anything for which they can find a local demand.

The Home Service representative is especially useful where sickness or unforeseen disaster occurs. Here her advice is appreciated and she is a great strength and support at a time when prompt measures are absolutely necessary to meet the case.

This branch of the work of Land Settlement is of considerable value as a friendly agency extended to the wife and family, but its best value must be in the ability to guide the wife and the wage-earning girls towards such activities as shall effectually make them contribute their full share as economic units to the settlement enterprise. This is the aim kept always before the representatives in the exercise of their daily tasks.

## APPLICATION FOR COMMUTATION OF PENSION

In accordance with arrangements made with the Imperial Government, Land Settlement officials investigated thirty-one applications for commutation of pension. The applicants were former members of the Royal Irish Constabulary. The amount secured from the Imperial Treasury was disbursed under the supervision of the department.

## SEEKING OPPORTUNITIES FOR SETTLEMENT

Extensive land surveys and appraisals were carried on throughout the year to ascertain new opportunities for settlement. These were carried out in co-operation with provincial governments in some cases, and a great deal of valuable information was collected and tabulated for the guidance of the department in directing settlement. A few only of the more extensive surveys are mentioned:—

**Northern Ontario Settlement.**—After the visit of Lord Clarendon, Chairman of the Overseas Settlement Committee, who investigated the opportunities for settlement by British families in northern Ontario, the branch, in co-operation with the Ontario Government, conducted surveys of available farm lands in a number of desirable districts. In the Charlton district there are a number of farms which can be purchased at small cost and which would be suitable for the establishment of British Empire settlers. They are within 13 miles of the railway, close to good highways and schools and with sufficient clearings to support families from the start. One family has been successfully established here under the British Family Scheme. Desirable farms also are available in Carleton Place, Robillard and Savard townships.

In the Rainy River district, from Rainy River to Fort Francis, a section 20 miles wide and 60 miles long, there are many opportunities for settlement. Farm values have depreciated since 1921, and desirable farms can be purchased at reasonable prices. The great need of the Rainy River district is more settlers of the type of those brought out under the British Family Scheme, particularly settlers from Northern Scotland who are used to pioneering conditions. Farms available are mostly of 160 acres, with 25 to 50 acres cleared and some buildings. American speculators and investors are buying up many of these farms. British families, it is remarked, would have an excellent chance of making good by getting farms at a fraction of their real value.

A similar survey covered the Temiskaming district from New Liskeard to Hearst, in what is known as the Clay Belt. In the area tributary to the town of New Liskeard hundreds of farms adjoining the railroads are lying idle. Many of them are claims held by veterans of the Boer war or sold by them and held for speculation. Many have clearings of from ten to forty acres. A large number deserted after the fire of 1922, unable to finance the re-erection of buildings, and are awaiting an opportunity to sell.

In the Matheson district conditions are similar. In 1916 fire swept the countryside, destroying the forest and wiping out the town of Matheson as well as nearly all farm homes. There are settlements of British people, one in particular near Shillington, where families from England are successfully establishing themselves under pioneer conditions.

### Survey of Lands in Alberta

The Department of Immigration and Colonization was invited by the Hon. J. Brownlee, Premier of Alberta, to co-operate with the Government of Alberta in making a survey of lands available for settlement in the province. Honourable the Minister of Immigration and Colonization readily agreed to the proposal and instructed the Land Settlement officials to conduct the survey in co-operation with the provincial Department of Agriculture. This survey involves an examination of vacant and available Dominion lands in the northern part of the province as well as other tracts which may be considered suitable for settlement projects.

## Roseau River Drainage Scheme Survey

The Department of Public Works required certain land along the Roseau River in Southeast Manitoba for the construction of dikes and a control dam and the Branch was asked to undertake an inspection and appraisal of thirty-six parcels of land. This was done.

## Other Land Surveys and Appraisals

In addition to the foregoing the branch conducted many individual appraisals ranging from ten acres to several thousand acres, meeting the requests of prospective immigrants or officials on behalf of individuals who were desirous of migrating. The lands of the Duke of Sutherland in Alberta and British Columbia, and those of Lord Londonderry in British Columbia, as well as other holders of extensive properties in British Columbia and northern Alberta were among the large estates inspected.

## DISTINGUISHED VISITORS

During the year many distinguished visitors from abroad were welcomed and conducted over settlement areas by department officials. As this report is being written preparations are being made for the reception of the Hon. L. Amery, Secretary of State for the Dominions, who has been making a tour of the Empire in connection with the development of Empire settlement. He will arrive at Victoria on January 6, when he will be met by officials of the Land Settlement Branch and escorted to the homes of settlers under the British Family Scheme. On crossing Canada Mr. Amery will be given opportunity to see for himself how such settlers are getting on.

The World Poultry Congress, the triennial meeting of the Empire Mining and Metallurgical Congress and the visit of a large representation of the proprietors and editors of the provincial newspapers of Great Britain afforded opportunities for visits to Empire settlers and Land Settlement Board officials were called upon to escort many delegations on observation tours. Among the prominent members of the British Press party was Sir Richard Winfrey, owner of the *Peterborough*, England, *Times* and stockholder of other leading provincial journals. Sir Richard Winfrey has long been interested in migration problems and in 1920 spent some time in an inspection of soldier settlers' lands. At that time he was under-secretary for Agriculture in the British Cabinet and had the responsibility for the organization and direction of the "Small Holding Scheme" in Great Britain. Sir Richard was escorted to the homes of many British settlers in Ontario and the West.

In the Regina district Sir Richard was taken to the Piapot Reserve, accompanied by Mr. Davies of the Swansea, Wales, *Post*. Visits were made to the homes of settlers who came from the Peterborough district. Sir Richard was much impressed by the changed conditions of the reserve since his previous visit, and was pleased to find that two men from his own district, who in the Old Country were only farm labourers, were now successful farmers showing every sign of contentment.

On his inspection of settlement in Manitoba Sir Richard visited an ex-soldier from Lincolnshire who has increased the cultivated area of his farm from 20 acres to 120 and has made splendid progress. He also visited a British family named Hunt. Since taking up the farm Mr. Hunt has gone blind and his wife ploughed and put in 50 acres of crop during this year. She has looked after several horses, several cows, 200 chickens and in addition has taken in sewing and gone out to



ing. Sir Richard was greatly impressed with the fortitude displayed by the family, in face of affliction, and suggested that an effort be made to induce the British Government to cancel the stock and equipment loan in this case.

Among others in the British Press party who were shown over the farms of British settlers were R. P. Winfrey, a barrister of Peterborough; Parkes Birchall, joint manager of the Journal of Commerce and Shipping Telegraph, Liverpool; W. E. Palmer, of Bedford; Mr. Simpson, owner of the Wiltshire, England, *Times*; Mr. Kenneth Lindsay, a Past-President of the Oxford Debating Union, who came to Canada for the purpose of studying British immigration. In various parts of the country he made trips to settlement farms.

Many other visitors spent considerable time with Land Settlement officials gathering first hand material for articles and reports on immigration and colonization problems. A few of these were:

Mr. W. T. Cranfield, Director of the Canadian Official Press Bureau of London, England, with Miss Cranfield.

Mr. T. Newman, of Rudgwick, England.

Mrs. J. J. Stout, Shipping and Tourist Agent, Stockton-on-Tees.

Mr. J. Moore, British Vice-Consul, Lucerne, Switzerland.

Mr. A. F. Wilson and Mrs. H. McIvor of the Board of Agriculture for Scotland.

Miss Isa Slessor, Stonehaven, Scotland, a delegate to the World Teachers' Convention in Toronto.

Mr. A. G. Phillips, Steamship Representative at Warsaw, Poland.

Major F. E. McClellan, London, Eng.

Mr. J. H. Lough, Belfast, Ireland.

Dr. Guillermo E. Leguizamon and Mr. J. C. Angel of Buenos Aires.

Mr. H. W. Kerr of Liverpool, who was collecting material for illustrated lectures in the Old Country.

### SOLDIER SETTLEMENT OPERATIONS

Since the inception of the board loans to settlers have totalled \$09,337,570.49. Of this amount \$5,330,895.42 has been charged to British family settlers and \$2,923,381.51 has been cancelled on account of reduction of the stock indebtedness, leaving a net total of \$101,083,293.56.

Outstanding indebtedness of soldier settlers is \$78,618,208.95 principal, \$4,131,963.32 interest. Principal indebtedness repaid to date \$18,320,360.86. Active settlers' loans total \$55,897,424.84 principal and \$4,131,963.32 interest, while the estates in adjustment represent an investment of \$22,720,784.11.

There has been a rapid contraction of the board's loaning activities since a peak was reached in the fiscal year 1919-20 when \$42,700,000 was loaned. The following year the sum of \$32,000,000 was loaned. In 1924 new loans were curtailed and since then there have been further limitations, so that last year only \$1,500,000 was advanced, included in which are disbursements for the protection of the Board's security.

#### payments

The standard dates for collections are from October 1 to June 30 in the West and from November 1 to June 30 in the East. For the calendar year 1927 the amount paid into the federal treasury on account of loans, including amounts repaid in full, prepayments, payments due, etc., was \$4,378,128.72.

In the collection period ending June 30, 1927, the amount due from soldier settlers was \$4,552,931.42. The amount received from settlers was \$3,886,582.45, made up of due payments \$3,082,083.59 and prepayments \$804,498.86. The percentage of amount received to amount due was 85.4.

## SOLDIER SETTLEMENT BOARD OF CANADA

Settlers who had payments due numbered 16,522, of whom 7,257 paid in full and 7,498 in part only; 89.3 per cent paid either in whole or in part. By districts the percentages of settlers making payments are: Quebec, 99.1; Ottawa, 96.8; Regina, 95.3; Maritime Provinces, 94.5; Prince Albert, 92.8; Saskatoon, 92.5; Vancouver, 91.6; Toronto, 90.6; Calgary, 87.4; Edmonton, 85.7; Manitoba, 83.2; Vernon, 81.8.

Of the 14,755 settlers who made payments, 49.2 per cent paid in full and 50.8 per cent paid in part.

The 1927-28 collection period opened on October 1 with \$4,734,717.52 due from settlers on account of loans. At the close of the calendar year, with five months of the collection period yet to run 10,563 of the 16,234 settlers with payments due had paid \$2,227,687.63 or 47.1 per cent of the amount due. This included \$319,417.28 on prepayments by 1,603 soldier settlers.

Ten hundred and fifty-one settlers have discharged their debt to the board by paying off their loans. More than one half of the number, or 596, have continued on their farms, while 455 repaid loans by selling their farms.

In the last few years collections have shown a marked improvement which may be attributed to a variety of causes. In the first place, settlers who were insincere have been gradually weeded out, and others have failed because of bad crops, poor land or other adverse circumstances. Those who have remained have become more firmly established and many of them are in a much improved financial condition. Good crops and better prices have contributed greatly to the ability of settlers to meet their obligations.

### Returned to the Treasury

Since the inception of the board there has been returned to the Treasury the sum of \$34,549,404.03, this total being made up of repayments on account of principal \$18,320,360.86, interest \$9,989,229.25, initial payments \$6,185,050.92, deposits held in suspense \$54,760.92. In the calendar year 1927 there has been repaid into the Dominion treasury \$4,378,128.72. Notwithstanding the high percentage of payments to amount due, each year a considerable amount of arrears has to be carried over. A consolidation of arrears was authorized in 1922. Since then five payments have fallen due, of which \$5,000,000 is the amount now in arrears. The revaluation act authorizes the spreading of arrears over the period of the loan.

### Total Settlement under Act

The total settlement under the Act is 39,363, made up as follows:—

|  |        |
|--|--------|
| Soldier settlers granted loans.....      | 24,480 |
| Soldier grant entries without loans..... | 12,136 |
| Indian soldier settlers.....             | 224    |
| Civilian purchasers .....                | 2,523  |
|  | 39,363 |

### Purposes for which Loans Granted

Loans were granted for the following purposes:—

|   |                  |
|---|------------------|
| Purchase of land.....                         | \$ 60,417,830 87 |
| Removal of encumbrances.....                  | 2,708,022 55     |
| Permanent improvements .....                  | 11,504,485 30    |
| Stock and equipment.....                      | 28,871,875 63    |
| Special advances such as seed, feed, etc..... | 5,424,124 27     |
| Indian soldier settlement.....                | 411,231 87       |
|   | \$109,337,570 49 |



## LAND SETTLEMENT

### Loans by Calendar Years

|                   |        |
|-------------------|--------|
| 1918              | 2,023  |
| 1919              | 12,695 |
| 1920              | 5,427  |
| 1921              | 1,124  |
| 1922              | 1,302  |
| 1923              | 1,046  |
| 1924              | 577    |
| 1925              | 165    |
| 1926              | 92     |
| 1927              | 29     |
| Indian settlement | 224    |

24,704

### Soldier Grant Entries

During the year soldier grants to the number of 456 were filed on by returned soldiers. This makes a total of 15,757, less cancellations and abandonments numbering 5,667. Of the entries, 3,621 have received loans from the board, and 6,469 who were established without loans are still active on their entries.

### Indian Soldier Settlers

As the administration of the Soldier Settlement Act, in so far as Indians who are wards of the Dominion Government are concerned, is in the hands of the Department of Indian Affairs, the annual report of the board has not heretofore contained details of those Indians who served in the Great War and who were eligible to take up land under the Act. The Department of Indian Affairs granted loans to 224 Indians, most of them in the province of Ontario, and of these 55 have been cancelled, owing to abandonment, sickness or death. In disposing of these abandoned farms the department is fortunate in being able to report that a loss has been sustained in only a few. Other settlers were placed on the farms in all cases but two. Where resale has taken place at a loss, the deficiency has been collected, in a number of cases, through retaining the Indian's interest money, which is cash distributed to certain Indian bands each spring and fall.

The Indians mostly had their locations on the reserve and loans were made to improve the buildings and to purchase implements and live stock. Three farms were purchased outside Indian Reserves. Two of them had to be taken over and one was sold at a small loss.

Twelve settlers have repaid their loans in full.

Indian soldier settlers are distributed as follows:—

|                      |     |
|----------------------|-----|
| Prince Edward Island | 5   |
| Quebec               | 4   |
| Ontario              | 184 |
| Saskatchewan         | 18  |
| Alberta              | 2   |
| British Columbia     | 11  |
|                      | 224 |

### Insurance

The amount of insurance in force on Board properties is \$23,700,000, of which \$21,800,000 is on buildings, \$1,000,000 on stock and equipment, and the remainder on farm produce and household goods. In tariff companies the board carries \$19,800,000 and settlers themselves carry in Mutual Companies \$900,000. Fire losses have been small, the total for the half year to June 30 being \$41,000. Premiums paid for the current year are 67 cents per hundred dollars. The losses were 34 cents per hundred dollars. The loss ratio for the year is 51 per cent. This compares most favourably with the loss ratio for other farm business carried by insurance companies.

## Farms Returned to Board

Since the beginning of operations 8,652 farms have reverted to the board owing to the failure of the settlers to make good. In the past twelve months the number so reverted was 959.

## Land Sales

Of the 8,652 farms which have come back to the board, about 63 per cent have been disposed of either by sale or reservation for families under the British Family Scheme. The board has sold 3,623 to civilian purchasers, soldier settlers, and British Empire settlers, and 1,918 farms are being reserved for settlers under the British Family Scheme.

In the sale of land alone, in 3,623 adjustment cases there is a balance in favour of the board amounting to the sum of \$412,676.52. It is not to be expected, however, that this favourable balance will continue. The farms sold are for the most part the most desirable properties of the board. On those remaining a loss will likely be sustained. During the fall of 1927 an increase in demand for farm properties was noted and the prospect of disposing of a large number of farms in 1928 was considered favourable. A rising trend in sale prices is also anticipated.

The following is a summary of adjustment cases:—

|   |       |
|---|-------|
| Completely sold out.....                                      | 2,878 |
| Land, stock and equipment sold but documents not complete.... | 486   |
| Land sold, stock and equipment not sold.....                  | 259   |
| Total land sold.....  | 3,623 |
| Stock and equipment sold, land not sold.....                  | 3,675 |
| Land and stock and equipment not sold.....                    | 1,354 |
| Total farms not sold.....                                     | 5,029 |
| Farms reserved .....  | 1,918 |
| Total farms on hand.....                                      | 3,111 |

## REVALUATION OF SOLDIER LANDS

In the session of 1927, Parliament passed an amendment to the Soldier Settlement Act providing for the revaluation of lands purchased by soldier settlers. Representations had been made to the Government on behalf of those settlers to whom loans had been granted for the purchase of land during the period of inflation, particularly in the period directly after the war when values owing to the high prices obtainable for farm produce, reached the peak.

Although the prices paid for these properties represented fair value for the land at the time, yet when the prices obtainable for farm produce dropped during the period of deflation which began in 1921, it was recognized that soldier settlers were at a distinct disadvantage on account of the relatively heavy obligation they had assumed in the purchase price of the land.

For some years the situation in which many soldier settlers found themselves placed had been recognized, and relief in various forms was granted by Parliament. In 1922 a parliamentary inquiry into agricultural conditions was held under the chairmanship of Mr. Herbert Marler, then member of Parliament, and many measures of relief were suggested to the committee to meet the situation. These included a revaluation of the land; a revaluation of stock and equipment; exemption of interest for a period of years; a reduction in the rate of interest; an extension of time for the redemption of stock and equipment loans. The committee, after full inquiry, recommended that the stock and equip-

## LAND SETTLEMENT

ment loans be extended to twenty-five years as was the case in the purchase of the land, and interest exemption was granted to those settlers who went on the land up to the end of 1921; 1919 settlers being exempted to October 1, 1926; 1920 settlers to October 1, 1925; and 1921 settlers to October 1, 1924. It is estimated that the interest exempted under this amendment saved the settlers \$10,269,000.

Again in 1925, the Soldier Settlement Act was amended by granting reductions in settlers' indebtedness in respect to live stock; the total reduction on this account was \$2,923,381.51.

In the session of 1926 the Government brought in a Bill for the revaluation of the lands held by settlers. This Bill was amended in some minor respects by the Senate and sent back to the House of Commons, but was not finally passed at that time. The Government reintroduced the Bill in the session of 1927. Under the amendment the Soldier Settlement Board was empowered to determine the depreciation in value which had taken place in so far as those farms were concerned which were sold by the board to settlers; and upon finally determining the amount of such depreciation in value, the board was empowered to credit the settler's account, as on the standard date of 1925, with the amount of such depreciation. For example: A settler in 1919 may have agreed to pay the board the sum of \$4,500 for his land. If he can show that there has been a depreciation of say \$1,500 in the value of the land, not the result of neglect or mismanagement on his part, the board may reduce his indebtedness by such amount. On the other hand, where a settler's land has been improved by his own efforts and the value increased, account is taken of such improvements and the consequent appreciation in determining the amount of reduction to which the settler may be entitled. In cases, however, where the applicant and the board are unable to agree as to the amount of depreciation, if any, Parliament has provided for a reference to the Exchequer Court.

Eligible to apply are those whose agreements to purchase land from the board have not been terminated, who have not assigned or transferred their interest in the land, and who have not repaid their debt to the board. In the case, however, of any settler whose agreement has been terminated, but whose land has not been disposed of, he may apply to the board for reinstatement, and in the event of this being granted, he may take advantage of the revaluation measure.

The following is a summary of soldier settlers who are eligible to apply and who have applied for revaluation:—

### REVALUATION CASES AS AT OCTOBER 1, 1927

| District           | Settlers eligible to apply | Applications received | Number satisfied |
|--------------------|----------------------------|-----------------------|------------------|
| Vancouver.....     | 995                        | 621                   | 40               |
| Moncton.....       | 616                        | 465                   | 43               |
| Winnipeg.....      | 1,545                      | 1,191                 | 116              |
| Edmonton.....      | 1,427                      | 961                   | 158              |
| Prince Albert..... | 580                        | 374                   | 70               |
| Saskatoon.....     | 1,240                      | 853                   | 186              |
| Regina.....        | 982                        | 786                   | 104              |
| Winnipeg.....      | 1,240                      | 1,074                 | 59               |
| Brandon.....       | 1,150                      | 867                   | 112              |
| Yorkbrooke.....    | 186                        | 116                   | 3                |
| John.....          | 692                        | 534                   | 32               |
| Wawa.....          | 29                         | 17                    | 3                |
| Total.....         | 10,682                     | 7,859                 | 926              |



During the summer and autumn of 1927 each district office carried out a many appraisals of these properties as possible with a view to determining the present value of the property sold, and this work of revaluation will continue as soon as the snow is off the ground and district offices are enabled to carry out their appraisal work.

The procedure adopted is as follows: The settler submits his application in which he indicates the price at which the farm was sold to him, his estimate of the present value of the property purchased, and the amount of depreciation which he considers should be deducted from his capital indebtedness.

The farm in the condition when sold is then appraised at to-day's value and a summary of the situation prepared for the consideration of the District Office Revaluation Committee, which will recommend to the Independent Advisory Board an award justified by the evidence. An endeavour is made to reach an agreement with the settler before the case is submitted to the Independent Advisory Board, composed of, ordinarily, local heads of mortgage companies, men familiar with the local land situation.

If in agreement with the District Office Advisory Committee, the Advisory Board concurs in the award recommended; otherwise, indicates reasons for non-concurrence. The documents are then submitted to the commissioners of the board at Ottawa, who finally decide on the revaluation award and authorize the necessary credit to the account of the settler.

The work involved in dealing with the revaluation of properties of approximately eight thousand settlers is very heavy, but is progressing, and it is hoped that this adjustment will materially increase the number of successful settlers.

### COLLECTION OF MUNICIPAL TAXES.

One of the chief matters engaging the attention of the board in the past year has been the collection of municipal taxes. While the great majority of the settlers have fulfilled their ordinary obligations to the board and are meeting their payments promptly, municipalities have brought to the attention of the Government that there is considerable accumulation of arrears of taxes, and an aggressive policy has been urged upon the board to recover from the settlers the amounts due.

The strongest argument put forward by the municipalities was with respect to privately owned lands purchased by the board for soldier settlers. These lands were taxable before they were acquired by the board, but when purchased by the board, became the property of the Crown and, as such, not taxable. Of course, the municipality has the right to assess the settler's interest in the land and levy taxes against him, as the occupant of the land, but it cannot sell the land for non-payment, as before it was acquired by the board; the result being the municipality is deprived of a powerful weapon to enforce payment. Legally the municipality has no claim, but there is perhaps a moral claim, and it is with respect to such lands that the board is chiefly concerned in assisting the municipality.

With respect to lands which were Crown lands at the time of the establishment of the settlers, there has been no change of status. They were not taxable before establishment and they remain untaxable; but, as in the case of purchased lands, the interest of settlers is taxable.

While the amount of arrears throughout the Dominion has been considerable, it was chiefly in the three Prairie Provinces that the loss of revenue bore heavily upon the municipalities and the unfavourable balance has called forth strong protest from municipal bodies in the three provinces. In British Columbia and the eastern provinces of the Dominion the tax situation has not been

difficult. Municipal officers have been fairly successful in their collections from soldier farmers. In the West, however, the collectors have not been so persistent and many soldier settlers have neglected their municipal obligations, using their money for payment in other directions.

In view of the fact that the collection of taxes from soldier settlers has not been consistently followed up and that the arrears have been mounting, the board decided on a campaign, during the collection period which opened on the first of October, to collect overdue taxes and turn them over to the municipalities. It is determined to place its settlers—at least those on purchased or mortgaged lands—in good standing with the municipalities. The policy of the board as laid down is to collect from its settlers the amount due on principal and interest and the other ordinary due payments; in addition the overdue taxes. This puts a heavier burden on the board than in former years and involves heavy payments on the part of the settlers, but with the unusually large crop returns throughout the whole Dominion, it is felt that a very large proportion of the settlers will be able to meet this extra charge. The proceeds of the collections which are now coming in will be applied to two objects, namely, taxes and due payments. If the settler makes his complete payment, both the municipality and the board will be fully reimbursed. If he makes only partial payment, the money will be applied first to the account of taxes until it is fully satisfied and the balance will be applied on due payment.

While meeting the demands of the municipalities in respect to the taxation problem, the board expects that they, in return, will be willing to meet it on the question of cancellation or omission of penalties, and that they will in future take more effective measures to collect taxes from soldier settlers. On a previous occasion provision was made for the clearing up of arrears of taxes when, under the amendment of 1922, all accrued interest, taxes and insurance were consolidated and the payments spread over a period of 25 years. In that year accumulated taxes paid by the board and consolidated with account of settlers amounted \$700,000.



## STATISTICAL STATEMENTS

TOTAL SETTLEMENT UNDER THE ACT FROM INCEPTION OF THE BOARD TO DA

| District and Province     | Total soldier settlers granted a loan | Total established on soldier grant entries without loans | Total Indian soldier settlers established | Total civilian purchasers | Total settlement under the Act |
|---------------------------|---------------------------------------|--|---|---------------------------|--------------------------------|
| Vancouver.....            | 2,238                                 | 175  | 11  | 379                       | 2,803                          |
| Vernon.....               | 1,264                                 | 179  | .....                                     | 125                       | 1,568                          |
| British Columbia.....     | 3,502                                 | 354  | 11  | 504                       | 4,371                          |
| Calgary.....              | 3,004                                 | 876  | 2   | 191                       | 4,073                          |
| Edmonton.....             | 4,101                                 | 3,893  | .....                                     | 397                       | 8,391                          |
| Alberta.....              | 7,105                                 | 4,769  | 2   | 588                       | 12,464                         |
| Regina.....               | 2,176                                 | 1,314  | 18  | 197                       | 3,705                          |
| Saskatoon.....            | 2,233                                 | 658  | .....                                     | 156                       | 3,047                          |
| Prince Albert.....        | 1,691                                 | 2,825  | .....                                     | 230                       | 4,746                          |
| Saskatchewan.....         | 6,100                                 | 4,797  | 18  | 583                       | 11,498                         |
| Manitoba.....             | 3,711                                 | 2,216  | .....                                     | 257                       | 6,184                          |
| Ontario.....              | 1,979                                 | .....  | 184                                       | 224                       | 2,387                          |
| Quebec.....               | 490                                   | .....  | 4   | 159                       | 653                            |
| New Brunswick.....        | 719                                   | .....  | .....                                     | 103                       | 822                            |
| Nova Scotia.....          | 498                                   | .....  | .....                                     | 55                        | 553                            |
| Prince Edward Island..... | 376                                   | .....  | 5   | 50                        | 431                            |
| Maritime Provinces.....   | 1,593                                 | .....  | 5   | 208                       | 1,806                          |
| Dominion Total.....       | 24,480                                | 12,136   | 224                                       | 2,523                     | 39,363                         |

## SUMMARY

| Settlers                                | Total settlement | Total adjustment cases abandonments, cancellations, repaid loans | Net total active settlement |
|---|------------------|--|-----------------------------|
| Soldier settlers granted a Loan.....    | 24,480           | 9,703  | 14,777                      |
| Soldier grant entries without loan..... | 12,136           | 5,667  | 6,469                       |
| Indian soldier settlers.....            | 224              | 67   | 157                         |
| Civilian purchasers.....                | 2,523            | 342  | 2,181                       |
| Totals.....                             | 39,363           | 15,779   | 23,584                      |

# LAND SETTLEMENT

## SOLDIER GRANT ENTRIES

| District and Province | Entries during year, 1927 | Total soldier grant entries to date | Total abandonments and cancellations to date | Active Entries            |              |        |
|-----------------------|---------------------------|-------------------------------------|--|---------------------------|--------------|--------|
|                       |                           |                                     |  | Granted loan by the Board | Without loan | Total  |
| acouver.....          | 5                         | 184                                 | 30   | 9                         | 145          | 154    |
| non.....              | 8                         | 250                                 | 17   | 71                        | 162          | 233    |
| British Columbia..... | 13                        | 434                                 | 47   | 80                        | 307          | 387    |
| gary.....             | 39                        | 1,311                               | 340  | 435                       | 536          | 971    |
| monton.....           | 149                       | 5,091                               | 2,093  | 1,198                     | 1,800        | 2,998  |
| Alberta.....          | 188                       | 6,402                               | 2,433  | 1,633                     | 2,336        | 3,969  |
| ina.....              | 87                        | 1,615                               | 321  | 301                       | 993          | 1,294  |
| katoon.....           | 49                        | 812                                 | 318  | 154                       | 340          | 494    |
| ce Albert.....        | 80                        | 3,458                               | 1,346  | 633                       | 1,479        | 2,112  |
| Saskatchewan.....     | 216                       | 5,885                               | 1,985  | 1,088                     | 2,812        | 3,900  |
| itoba.....            | 39                        | 3,036                               | 1,202  | 820                       | 1,014        | 1,834  |
| ario.....             |                           |                                     |  |                           |              |        |
| bec.....              |                           |                                     |  |                           |              |        |
| Brunswick.....        |                           |                                     |  |                           |              |        |
| a Scotia.....         |                           |                                     |  |                           |              |        |
| ce Edward Island..... |                           |                                     |  |                           |              |        |
| time Provinces.....   |                           |                                     |  |                           |              |        |
| Dominion Total.....   | 456                       | 15,757                              | 5,667  | 3,621                     | 6,469        | 10,090 |

### SUMMARY

|  |        |
|--|--------|
| Total soldier grant entries to date.....       | 15,757 |
| Total abandonments and cancellations.....      | 5,667  |
| Active soldier settlers on soldier grants..... | 10,090 |
| Soldier grant entries with loan.....           | 3,621  |
| Soldier grant entries without loan.....        | 6,469  |
| Total.....                                     | 10,090 |

# SOLDIER SETTLEMENT BOARD OF CANADA

## LOANS TO SETTLERS

| District and Province    | Land purchase | Removal of encumbrances on soldier settlers' land | Permanent improvements | Stock and equipment special advances, etc. | Total loans |
|--------------------------|---------------|---|------------------------|--|-------------|
|                          | \$ cts.       | \$ cts.   | \$ cts.                | \$ cts.                                    | \$          |
| Vancouver.....           | 5,936,048 33  | 285,826 28  | 1,313,648 60           | 2,550,619 94                               | 10,086,143  |
| Vernon.....              | 3,414,600 28  | 210,814 24  | 894,981 65             | 1,375,372 85                               | 5,895,768   |
| British Columbia.....    | 9,350,648 61  | 496,640 52  | 2,208,630 25           | 3,925,992 79                               | 15,981,915  |
| Calgary.....             | 8,899,612 64  | 391,791 32  | 1,476,625 08           | 4,885,182 24                               | 15,653,212  |
| Edmonton.....            | 7,252,473 35  | 408,033 68  | 1,669,142 48           | 6,115,299 53                               | 15,444,948  |
| Alberta.....             | 16,152,085 99 | 799,825 00  | 3,145,767 56           | 11,000,481 77                              | 31,098,163  |
| Regina.....              | 6,085,987 37  | 414,505 47  | 1,019,116 71           | 3,091,882 08                               | 10,611,493  |
| Saskatoon.....           | 5,632,889 96  | 326,327 89  | 1,124,500 01           | 3,365,466 66                               | 10,449,184  |
| Prince Albert.....       | 2,619,516 41  | 93,406 28   | 827,797 12             | 2,459,509 67                               | 6,000,229   |
| Saskatchewan.....        | 14,338,393 74 | 834,239 64  | 2,971,413 84           | 8,916,858 41                               | 27,060,905  |
| Manitoba.....            | 9,259,814 25  | 187,110 14  | 2,445,957 66           | 6,096,353 27                               | 17,989,233  |
| Ontario.....             | 6,303,863 98  | 194,964 45  | 448,158 13             | 2,144,765 35                               | 9,091,751   |
| Quebec.....              | 1,565,628 37  | 26,522 08   | 93,020 64              | 796,166 90                                 | 2,481,332   |
| Maritime Provinces.....  | 3,447,368 83  | 168,720 72  | 191,537 22             | 1,415,381 41                               | 5,223,009   |
| Head Office.....         | 27 10         |   |                        |  | 27 10       |
| Dominion totals.....     | 60,417,830 87 | 2,708,022 55                                      | 11,504,485 30          | 34,295,999 90                              | 108,926,337 |
| Advances to Indians..... |               |   |                        |  | 411,232     |
| Total.....               | 60,417,830 87 | 2,708,022 55                                      | 11,504,485 30          | 34,295,999 90                              | 109,337,569 |

## REVENUE AND REPAYMENTS

| District and Province                                      | Fiscal year 1926-1927 | Part fiscal year 1927-1928 to Dec. 31, 1927 |
|--|-----------------------|---|
|  | \$ cts.               | \$  |
| Vancouver.....   | 363,812 80            | 284,571                                     |
| Vernon.....  | 191,694 77            | 144,941                                     |
| British Columbia.....                                      | 555,507 57            | 429,512                                     |
| Calgary.....   | 598,757 88            | 445,500                                     |
| Edmonton.....  | 591,842 98            | 496,141                                     |
| Alberta.....   | 1,190,600 86          | 941,641                                     |
| Regina.....  | 574,381 41            | 427,561                                     |
| Saskatoon.....   | 498,640 37            | 337,801                                     |
| Prince Albert.....   | 324,250 54            | 245,551                                     |
| Saskatchewan.....  | 1,397,272 32          | 1,011,001                                   |
| Manitoba.....  | 503,967 79            | 317,991                                     |
| Ontario.....   | 405,106 37            | 297,111                                     |
| Quebec.....  | 115,171 11            | 85,221                                      |
| Maritime Provinces.....                                    | 176,641 95            | 129,131                                     |
| Department of Indian Affairs.....                          | 12,118 18             |   |
| Empire Settlement Repayments Canadian Government Loan..... | 4,356,386 15          | 3,211,701                                   |
|  | 17,534 29             | 57,231                                      |
|  | 4,373,920 44          | 3,268,931                                   |

# LAND SETTLEMENT

## REPAID LOANS IN FULL

| District and Province     | Repaid loan by selling farm | Repaid loan and continued to farm | Total repaid loans |
|---------------------------|-----------------------------|-----------------------------------|--------------------|
| Vancouver.....            | 99                          | 68                                | 167                |
| Edmonton.....             | 26                          | 36                                | 62                 |
| British Columbia.....     | 125                         | 104                               | 229                |
| Manitoba.....             | 24                          | 70                                | 94                 |
| Saskatchewan.....         | 49                          | 114                               | 163                |
| Alberta.....              | 73                          | 184                               | 257                |
| Ontario.....              | 24                          | 45                                | 69                 |
| Quebec.....               | 12                          | 39                                | 51                 |
| Prince Albert.....        | 7                           | 63                                | 70                 |
| Saskatchewan.....         | 43                          | 147                               | 190                |
| Manitoba.....             | 31                          | 27                                | 58                 |
| Ontario.....              | 111                         | 59                                | 170                |
| Quebec.....               | 8                           | 6                                 | 14                 |
| New Brunswick.....        | 24                          | 23                                | 47                 |
| Nova Scotia.....          | 17                          | 25                                | 42                 |
| Prince Edward Island..... | 23                          | 21                                | 44                 |
| Maritime Provinces.....   | 64                          | 69                                | 133                |
| Dominion total.....       | 455                         | 596                               | 1,051              |

## ESTATES AND FORECLOSURES (Soldier Settlers)

| District and Province     | Number of cases completely sold out | Pending Cases  |   |   |  | Total adjustment cases |
|---------------------------|-------------------------------------|--|---|---|--|------------------------|
|                           |                                     | Land, stock and equipment sold, but documents not yet complete | Stock and equipment sold, land not sold | Land sold, stock and equipment not sold | Both land and stock and equipment not sold |                        |
| Vancouver.....            | 346                                 | 24   | 267                                     | 60                                      | 170  | 867                    |
| Edmonton.....             | 104                                 | 24   | 281                                     | .....                                   | 17   | 426                    |
| British Columbia.....     | 450                                 | 48   | 548                                     | 60                                      | 187  | 1,293                  |
| Manitoba.....             | 340                                 | 70   | 367                                     | 26                                      | 145  | 948                    |
| Saskatchewan.....         | 464                                 | 226  | 491                                     | 29                                      | 121  | 1,331                  |
| Alberta.....              | 804                                 | 296  | 858                                     | 55                                      | 266  | 2,279                  |
| Ontario.....              | 234                                 | 22   | 313                                     | 14                                      | 135  | 718                    |
| Quebec.....               | 225                                 | 53   | 249                                     | 10                                      | 80   | 617                    |
| Prince Albert.....        | 150                                 | 2  | 189                                     | 4                                       | 69   | 414                    |
| Saskatchewan.....         | 609                                 | 77   | 751                                     | 28                                      | 284  | 1,749                  |
| Manitoba.....             | 286                                 | .....  | 1,220                                   | 15                                      | 394  | 1,915                  |
| Ontario.....              | 226                                 | 56   | 93                                      | 72                                      | 133  | 580                    |
| Quebec.....               | 185                                 | 9  | 60                                      | 5                                       | 29   | 288                    |
| New Brunswick.....        | 169                                 | .....  | 73                                      | 14                                      | 23   | 279                    |
| Nova Scotia.....          | 91                                  | .....  | 45                                      | 4                                       | 29   | 169                    |
| Prince Edward Island..... | 58                                  | .....  | 27                                      | 6                                       | 9  | 100                    |
| Maritime provinces.....   | 318                                 | .....  | 145                                     | 24                                      | 61   | 548                    |
| Dominion total.....       | 2,878                               | 486  | 3,675                                   | 259                                     | 1,354                                      | 8,652                  |

Percentage of loans granted in adjustment..... 35.3  
Percentage of adjustment cases completely sold out 33.3

# SOLDIER SETTLEMENT BOARD OF CANADA

## ESTATES AND FORECLOSURES CIVILIAN PURCHASERS

| District and Province     | Total | Cases in Adjustment        |                         |       |
|---------------------------|-------|----------------------------|-------------------------|-------|
|                           |       | Number of cases closed out | Number of pending cases | Total |
| Vancouver.....            | 279   | 13                         | 18                      |       |
| Vernon.....               | 125   |                            | 11                      |       |
| British Columbia.....     | 504   | 13                         | 29                      |       |
| Calgary.....              | 191   | 11                         | 21                      |       |
| Edmonton.....             | 397   | 11                         | 39                      |       |
| Alberta.....              | 588   | 22                         | 60                      |       |
| Regina.....               | 197   | 9                          | 22                      |       |
| Saskatoon.....            | 156   | 6                          | 4                       |       |
| Prince Albert.....        | 230   | 8                          | 8                       |       |
| Saskatchewan.....         | 583   | 23                         | 34                      |       |
| Manitoba.....             | 257   | 6                          | 50                      |       |
| Ontario.....              | 224   | 6                          | 21                      |       |
| Quebec.....               | 159   | 13                         | 8                       |       |
| New Brunswick.....        | 103   | 1                          | 5                       |       |
| Nova Scotia.....          | 55    | 7                          | 4                       |       |
| Prince Edward Island..... | 50    | 3                          | 3                       |       |
| Maritime Provinces.....   | 208   | 11                         | 12                      |       |
| Dominion total.....       | 2,523 | 94                         | 214                     |       |

## ESTATES AND FORECLOSURES LAND SALES

|   | Cost to the Board | Selling price  | Balance     |
|---|-------------------|----------------|-------------|
|   | \$        cts.    | \$        cts. | \$ -        |
| 2,878 cases land and stock and equipment completely sold...               | 10,005,091 82     | 10,530,379 79  | Cr. 525,288 |
| 486 cases land and stock and equipment sold (documents not complete)..... | 1,707,569 32      | 1,660,235 00   | Dr. 47,334  |
| 259 cases land sold, stock and equipment not sold.....                    | 1,081,589 87      | 1,016,312 74   | Dr. 65,277  |
| 3,623 farm units resold.....  | 12,794,251 01     | 13,206,927 53  | Cr. 412,676 |

### SUMMARY

|  |                 |
|--|-----------------|
| Selling price of 3,623 farm units..... | \$13,206,927 53 |
| Cost price.....                        | 12,794,251 01   |
| Surplus.....                           | \$ 412,676 52   |



# LAND SETTLEMENT

## ESTATES AND FORECLOSURES TOTAL LANDS RESOLD BY DISTRICTS

| District and Province     | Number of units | Cost to the Board | Selling price | Balance        |
|---------------------------|-----------------|-------------------|---------------|----------------|
|                           |                 | \$ cts.           | \$ cts.       | \$ cts.        |
| Vancouver.....            | 430             | 1,658,354 97      | 1,627,737 88  | Dr. 30,617 09  |
| Vernon.....               | 128             | 503,292 18        | 505,849 40    | Cr. 2,557 22   |
| British Columbia.....     | 558             | 2,161,647 15      | 2,133,587 28  | Dr. 28,059 87  |
| Calgary.....              | 436             | 1,838,872 81      | 1,911,683 00  | Cr. 72,810 19  |
| Edmonton.....             | 719             | 2,173,306 67      | 2,366,590 69  | Cr. 193,284 02 |
| Alberta.....              | 1,155           | 4,012,179 48      | 4,278,273 69  | Cr. 266,094 21 |
| Regina.....               | 270             | 1,044,724 83      | 1,206,759 85  | Cr. 162,035 02 |
| Saskatoon.....            | 288             | 1,063,267 99      | 1,129,382 14  | Cr. 66,114 15  |
| Prince Albert.....        | 156             | 420,679 54        | 489,346 54    | Cr. 68,667 00  |
| Saskatchewan.....         | 714             | 2,528,672 36      | 2,825,488 53  | Cr. 296,816 17 |
| Manitoba.....             | 301             | 1,166,721 16      | 1,129,078 33  | Dr. 37,642 83  |
| Saskatchewan.....         | 354             | 1,282,616 98      | 1,321,015 31  | Cr. 38,398 33  |
| Quebec.....               | 199             | 793,128 00        | 682,582 48    | Dr. 110,545 52 |
| New Brunswick.....        | 183             | 462,476 92        | 459,982 87    | Dr. 2,494 05   |
| Nova Scotia.....          | 95              | 245,827 94        | 227,138 65    | Dr. 18,689 29  |
| Prince Edward Island..... | 64              | 140,981 02        | 149,780 39    | Cr. 8,799 37   |
| Maritime Provinces.....   | 342             | 849,285 88        | 836,901 91    | Dr. 12,383 97  |
| Dominion total.....       | 3,623           | 12,794,251 01     | 13,206,927 53 | Cr. 412,676 52 |

### SUMMARY

|   |       |
|---|-------|
| Total reverted farms.....                               | 8,652 |
| Total farms resold.....                                 | 3,623 |
| Total farms reserved for British Empire Settlement..... | 1,918 |
| Total farms on hand.....                                | 3,111 |

## ESTATES AND FORECLOSURES STOCK AND EQUIPMENT SALES

| District and Province   | Number of cases | Disbursements | Receipts on resale | Deficit      |
|-------------------------|-----------------|---------------|--------------------|--------------|
|                         |                 | \$ cts.       | \$ cts.            | \$ cts.      |
| Vancouver.....          | 637             | 583,525 02    | 264,537 31         | 318,987 71   |
| Vernon.....             | 409             | 390,664 31    | 159,992 84         | 230,671 37   |
| British Columbia.....   | 1,046           | 974,189 33    | 424,530 15         | 549,659 08   |
| Calgary.....            | 777             | 1,087,373 97  | 412,186 76         | 675,187 21   |
| Edmonton.....           | 1,181           | 1,527,756 95  | 644,666 72         | 883,090 23   |
| Alberta.....            | 1,958           | 2,615,130 92  | 1,056,853 48       | 1,558,277 44 |
| Regina.....             | 569             | 611,932 57    | 237,733 39         | 374,199 18   |
| Saskatoon.....          | 527             | 660,004 89    | 279,231 44         | 380,773 45   |
| Prince Albert.....      | 341             | 395,210 39    | 169,895 93         | 225,314 46   |
| Saskatchewan.....       | 1,437           | 1,667,147 85  | 686,860 76         | 980,287 09   |
| Manitoba.....           | 1,506           | 2,096,670 70  | 623,675 05         | 1,472,995 65 |
| Saskatchewan.....       | 375             | 374,214 97    | 191,034 25         | 183,180 72   |
| Quebec.....             | 254             | 372,153 42    | 181,489 09         | 190,669 33   |
| Maritime Provinces..... | 463             | 389,737 46    | 189,887 42         | 199,850 04   |
| Dominion total.....     | 7,039           | 8,489,249 55  | 3,354,330 20       | 5,134,919 35 |

# SOLDIER SETTLEMENT BOARD OF CANADA

## SUMMARY

|  |                 |
|--|-----------------|
| Total cases where stock and equipment has been sold .....  | 7,039           |
| Total cases where stock and equipment on hand unsold ..... | 1,613           |
| Total adjustment cases .....                               | 8,652           |
| Disbursements .....  | \$ 8,489,249 55 |
| Receipts .....   | 3,354,330 20    |
| Deficit .....  | \$ 5,134,919 35 |

## ESTATES AND FORECLOSURES

### REVENUE FROM LEASE RECEIPTS, SALE OF CROPS OR STANDING HAY DURING CALENDAR YEAR, 1927

| District and Province    | Number<br>of<br>farms | Amount    |
|--------------------------|-----------------------|-----------|
|                          |                       | \$ ct     |
| Vancouver .....          | 135                   | 6,779 0   |
| Vernon .....             | 164                   | 17,072 8  |
| British Columbia .....   | 299                   | 23,852 4  |
| Calgary .....            | 253                   | 20,570 9  |
| Edmonton .....           | 337                   | 20,072 2  |
| Alberta .....            | 590                   | 40,643 3  |
| Regina .....             | 418                   | 40,776 3  |
| Saskatoon .....          | 281                   | 26,139 9  |
| Prince Albert .....      | 86                    | 8,922 2   |
| Saskatchewan .....       | 785                   | 75,837 7  |
| Manitoba .....           | 870                   | 34,840 0  |
| Ontario .....            | 55                    | 5,115 0   |
| Quebec .....             | 83                    | 5,125 0   |
| Maritime Provinces ..... | 47                    | 1,595 0   |
| Dominion total .....     | 2,729                 | 187,011 1 |

## LAND SETTLEMENT

| District             | Family applications    |                                  |                      | Souls                          |                                   | Workers   | Capital   |                                    | Families with   |                | Arrivals |       |       | With-<br>drawn<br>after<br>being<br>estab-<br>lished | Cancelled<br>certifi-<br>cates<br>after<br>arrival |                   |
|----------------------|------------------------|----------------------------------|----------------------|--------------------------------|-----------------------------------|---|---|------------------------------------|-----------------|----------------|----------|-------|-------|--|--|-------------------|
|                      | Approved<br>to<br>date | Cancelled<br>prior to<br>sailing | Standing<br>approved | Total<br>number<br>of<br>souls | Average<br>souls<br>per<br>family | Available<br>(not in-<br>cluding<br>heads of<br>families) | Amount<br>(applica-<br>tions<br>standing<br>approved) | Average<br>amount<br>per<br>family | Experi-<br>ence | War<br>service | 1925     | 1926  | 1927  |  |  | Total<br>arrivals |
| Vancouver.....       | 325                    | 77                               | 248                  | 1,352                          | 5.4                               | 177   | £25,140   | £101                               | 209             | 148            | 50       | 96    | 102   | 248  | 25   | 4                 |
| Vernon.....          | 78                     | 13                               | 65                   | 316                            | 4.9                               | 42  | 7,970   | 123                                | 51              | 40             | 17       | 13    | 35    | 65   | 17   | .....             |
| Calgary.....         | 413                    | 87                               | 326                  | 1,667                          | 5.1                               | 336   | 23,798  | 73                                 | 292             | 172            | 75       | 134   | 117   | 326  | 12   | 6                 |
| Edmonton.....        | 621                    | 143                              | 478                  | 2,774                          | 5.8                               | 444   | 30,572  | 64                                 | 418             | 243            | 71       | 217   | 190   | 478  | 17   | 7                 |
| Prince Albert.....   | 200                    | 35                               | 165                  | 911                            | 5.5                               | 136   | 9,615   | 58                                 | 147             | 102            | 15       | 75    | 75    | 165  | 9  | 3                 |
| Saskatoon.....       | 315                    | 84                               | 231                  | 1,241                          | 5.4                               | 202   | 15,435  | 66                                 | 188             | 191            | 28       | 99    | 104   | 231  | 22   | 4                 |
| Regina.....          | 325                    | 79                               | 246                  | 1,296                          | 5.3                               | 201   | 14,775  | 60                                 | 208             | 145            | 44       | 99    | 103   | 246  | 32   | 5                 |
| Winnipeg.....        | 414                    | 110                              | 304                  | 1,679                          | 5.5                               | 310   | 18,826  | 62                                 | 183             | 171            | 72       | 102   | 130   | 304  | 32   | 6                 |
| Toronto.....         | 324                    | 89                               | 235                  | 1,369                          | 5.8                               | 221   | 13,859  | 59                                 | 208             | 131            | 63       | 94    | 78    | 235  | 26   | 9                 |
| Sherbrooke.....      | 77                     | 22                               | 55                   | 318                            | 5.8                               | 58  | 2,373   | 43                                 | 46              | 35             | 3        | 14    | 38    | 55   | 8  | .....             |
| St. John.....        | 363                    | 85                               | 278                  | 1,609                          | 5.5                               | 288   | 14,857  | 53                                 | 241             | 149            | 29       | 99    | 150   | 278  | 17   | .....             |
| Dominion totals..... | 3,455                  | 824                              | 2,631                | 14,532                         | 5.5                               | 2,415   | £117,220  | £67                                | 2,191           | 1,527          | 467      | 1,042 | 1,122 | 2,631  | 217  | 44                |

## SUMMARY

|   |       |                                       |       |
|---|-------|---------------------------------------|-------|
| Number of families approved to date.....      | 3,455 | Number of families arrived, 1925..... | 467   |
| Number of applications cancelled.....         | 824   | Number of families arrived, 1926..... | 1,042 |
| Number of applications standing approved..... | 2,631 | Number of families arrived, 1927..... | 1,122 |

## FARM LABOUR PLACEMENTS, APRIL 1, 1927, TO DECEMBER 31, 1927

| Nationalities                 | Van-couver |       | Vernon |       | Calgary |       | Edmonton |       | Prince Albert |       | Saskatoon |       | Regina |       | Manitoba |       | Toronto |       | Sherbrooke |       | Ottawa |       | St. John |       | Total |       | Grand total |
|-------------------------------|------------|-------|--------|-------|---------|-------|----------|-------|---------------|-------|-----------|-------|--------|-------|----------|-------|---------|-------|------------|-------|--------|-------|----------|-------|-------|-------|-------------|
|                               | S.         | M.    | S.     | M.    | S.      | M.    | S.       | M.    | S.            | M.    | S.        | M.    | S.     | M.    | S.       | M.    | S.      | M.    | S.         | M.    | S.     | M.    | S.       | M.    | S.    | M.    |             |
| British Family Scheme.....    | 28         | 115   | 15     | 31    | 74      | 107   | 110      | 179   | 30            | 75    | 84        | 107   | 41     | 98    | 59       | 111   | 17      | 38    | 20         | 34    | .....  | ..... | 24       | 50    | 502   | 945   | 1,447       |
| British.....                  | 9          | 6     | 4      | 4     | 276     | 10    | 525      | 84    | 53            | 13    | 211       | 27    | 332    | 93    | 570      | 19    | 839     | 38    | 8          | 7     | 24     | 5     | 2        | ..... | 2,853 | 3,155 |             |
| Canadian.....                 | .....      | ..... | 4      | 1     | 1       | ..... | 9        | 3     | 13            | 3     | 2         | ..... | .....  | ..... | .....    | ..... | 5       | ..... | .....      | ..... | .....  | ..... | .....    | ..... | 34    | 41    | 7           |
| Austrian.....                 | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Bulgarian.....                | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Danish.....                   | .....      | ..... | 1      | ..... | 5       | ..... | 1        | ..... | 17            | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Dutch.....                    | .....      | ..... | .....  | ..... | 6       | ..... | 11       | ..... | 12            | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Finnish.....                  | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| French.....                   | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| German.....                   | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Hungarian.....                | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Norwegian.....                | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Polish.....                   | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Romanian.....                 | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Russian.....                  | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Slav-Yugo.....                | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Slav-Czecho.....              | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Swedish.....                  | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Swiss.....                    | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Ukranian.....                 | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| United States of America..... | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Other nationalities.....      | .....      | ..... | .....  | ..... | .....   | ..... | .....    | ..... | .....         | ..... | .....     | ..... | .....  | ..... | .....    | ..... | .....   | ..... | .....      | ..... | .....  | ..... | .....    | ..... | ..... | ..... | .....       |
| Total.....                    | 39         | 122   | 24     | 33    | 373     | 117   | 732      | 321   | 138           | 101   | 309       | 135   | 378    | 191   | 642      | 130   | 892     | 76    | 30         | 41    | 24     | 5     | 26       | 50    | 3,607 | 1,322 | 4,929       |
| Dependents.....               | 304        | ..... | 131    | ..... | 472     | ..... | 1,241    | ..... | 333           | ..... | 485       | ..... | 539    | ..... | 487      | ..... | 238     | ..... | 56         | ..... | 5      | ..... | 222      | ..... | ..... | ..... | 4,513       |
| Domestic.....                 | 26         | ..... | 3      | ..... | 55      | ..... | 85       | ..... | 28            | ..... | 62        | ..... | 47     | ..... | 41       | ..... | 14      | ..... | 29         | ..... | 2      | ..... | 25       | ..... | ..... | ..... | 417         |
| Grand total.....              | 491        | ..... | 191    | ..... | 1,017   | ..... | 2,379    | ..... | 600           | ..... | 991       | ..... | 1,155  | ..... | 1,300    | ..... | 1,220   | ..... | 156        | ..... | 36     | ..... | 323      | ..... | ..... | ..... | 9,859       |

## SUMMARY FROM INCEPTION TO DECEMBER 31, 1927

| Nationalities                           | Single |       | Married |       | Dependents |       | Domestic |       | Total  |
|---|--------|-------|---------|-------|------------|-------|----------|-------|--------|
|   | S.     | M.    | S.      | M.    | S.         | M.    | S.       | M.    |        |
| Inception to March 31, 1925.....        | .....  | ..... | .....   | ..... | .....      | ..... | .....    | ..... | .....  |
| April 1, 1925 to March 31, 1926.....    | .....  | ..... | .....   | ..... | .....      | ..... | .....    | ..... | .....  |
| April 1, 1926 to March 31, 1927.....    | .....  | ..... | .....   | ..... | .....      | ..... | .....    | ..... | .....  |
| April 1, 1927 to December 31, 1927..... | .....  | ..... | .....   | ..... | .....      | ..... | .....    | ..... | .....  |
| Total.....                              | 16,419 | 4,307 | 13,853  | 909   | .....      | ..... | .....    | ..... | 35,518 |

# LAND SETTLEMENT

## RELATIVE COST of Field Supervision as Between Soldier Land Settlement and General Land Settlement from April 1, 1927, to September 30, 1927

| District       | Number of Visits        |                         |        | Time Spent on Visits    |             |                         |             |        | Mileage                 |                         |           |
|----------------|-------------------------|-------------------------|--------|-------------------------|-------------|-------------------------|-------------|--------|-------------------------|-------------------------|-----------|
|                | Soldier Land Settlement | General Land Settlement | Total  | Soldier Land Settlement |             | General Land Settlement |             | Total  | Soldier Land Settlement | General Land Settlement | Total     |
|                |                         |                         |        | No. of hours            | Per-centage | No. of hours            | Per-centage |        |                         |                         |           |
| ouwer.....     | 2,413                   | 2,994                   | 5,407  | 1,953                   | 39.9        | 2,936                   | 60.1        | 4,889  | 22,822                  | 34,377                  | 57,199    |
| on.....        | 1,365                   | 1,708                   | 3,073  | 1,141                   | 37.5        | 1,902                   | 62.5        | 3,043  | 18,586                  | 30,977                  | 49,563    |
| ary.....       | 3,186                   | 7,009                   | 10,195 | 3,110                   | 30.2        | 7,197                   | 69.8        | 10,307 | 44,440                  | 102,711                 | 147,151   |
| anton.....     | 2,528                   | 4,876                   | 7,404  | 2,880                   | 32.8        | 5,911                   | 67.2        | 8,791  | 54,868                  | 93,057                  | 147,945   |
| na.....        | 3,658                   | 5,824                   | 9,482  | 3,267                   | 37.1        | 5,531                   | 62.9        | 8,791  | 41,972                  | 61,920                  | 103,892   |
| atoon.....     | 2,693                   | 3,995                   | 6,688  | 3,246                   | 40.4        | 4,796                   | 59.6        | 8,042  | 30,704                  | 44,368                  | 75,072    |
| e Albert.....  | 1,787                   | 2,441                   | 4,228  | 2,483                   | 40.9        | 3,575                   | 59.1        | 6,058  | 69,854                  | 113,973                 | 183,827   |
| coba.....      | 5,668                   | 8,585                   | 14,253 | 4,937                   | 38.0        | 8,070                   | 62.0        | 13,007 | 74,161                  | 138,944                 | 213,105   |
| io.....        | 2,779                   | 5,551                   | 8,330  | 3,507                   | 34.8        | 6,568                   | 65.2        | 10,075 | 4,294                   | 8,839                   | 13,133    |
| ec.....        | 288                     | 667                     | 955    | 287                     | 32.7        | 591                     | 67.3        | 878    |                         |                         |           |
| ime            |                         |                         |        |                         |             |                         |             |        |                         |                         |           |
| vinces.....    | 1,196                   | 4,863                   | 6,059  | 1,186                   | 17.6        | 5,554                   | 82.4        | 6,740  | 14,733                  | 68,976                  | 83,709    |
| minion total.. | 27,561                  | 48,513                  | 76,074 | 27,997                  | 34.7        | 52,631                  | 65.3        | 80,628 | 406,849                 | 760,416                 | 1,167,265 |

## Administration Expenses, April 1, 1927, to September 30, 1927:—

|                              |              |
|------------------------------|--------------|
| Soldier Land Settlement..... | \$321,800 00 |
| General Land Settlement..... | 352,200 00   |

## STAFF

The number of staff at head office and districts, including those employed in the field at December 31, 1927, was 532.

The peak load was reached in June, 1920, when the total staff of the board was 1,579.

Since June, 1920, up to December 31, 1927, the staff has been reduced by 7 or 66 per cent.

| District             | Male | Female | Total | Salary cost per annum rate |
|----------------------|------|--------|-------|----------------------------|
| ouwer.....           | 30   | 9      | 39    | \$ cts.                    |
| n.....               | 19   | 5      | 24    | 69,229 32                  |
| y.....               | 34   | 13     | 47    | 44,029 92                  |
| anton.....           | 44   | 21     | 65    | 81,679 92                  |
| a.....               | 28   | 10     | 38    | 105,939 96                 |
| oon.....             | 28   | 10     | 38    | 71,129 76                  |
| Albert.....          | 20   | 9      | 29    | 66,139 92                  |
| oba.....             | 40   | 18     | 58    | 48,715 92                  |
| o.....               | 27   | 10     | 37    | 98,666 16                  |
| s.....               | 4    | 2      | 6     | 68,248 20                  |
| me Provinces.....    | 18   | 7      | 25    | 10,260 00                  |
| Office.....          | 87   | 39     | 126   | 44,823 00                  |
| Dominion totals..... | 379  | 153    | 532   | 238,606 20                 |

the total number of staff, 71 per cent are males.  
the total male employees, 92 per cent are returned soldiers.









# LAND SETTLEMENT

## SEVENTH REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

DECEMBER 31, 1928



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1929





C61 VA 20  
-A 27

# LAND SETTLEMENT

## SEVENTH REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

DECEMBER 31, 1928



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1929



To His Excellency the Right Honourable Viscount Willingdon, G.C.F.I.,  
G.C.M.G., G.C.I.E., Governor General and Commander in Chief of the  
Dominion of Canada.

MAY IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to Your Excellency the seventh  
report of the Soldier Settlement Board of Canada on its activities and opera-  
tions from January 1, 1928, to December 31, 1928.

I have the honour to be,

Your Excellency's most obedient servant,

ROBERT FORKE,

*Minister of Immigration and Colonization.*

OTTAWA, February 1, 1929.

OTTAWA, January 31, 1929.

To the Honourable  
the Minister of Immigration and Colonization.

The Soldier Settlement Board of Canada submits its seventh report on its activities and operations from January 1, 1928, to December 31, 1928.

J. G. RATTRAY,  
*Chairman.*

E. J. ASHTON,  
*Commissioner.*

S. MABER,  
*Commissioner.*

## THE SOLDIER SETTLEMENT BOARD

---

The Soldier Settlement Board was organized in 1917 by authority of an Act to assist returned soldiers in settling upon Dominion lands. In 1919 a new Act was passed, the purpose of which was to assist returned soldiers in settling either on Dominion lands or purchased farms.

It was a scheme evolved for re-establishment purposes, and at the same time for the relief of a situation that was developing through the rapid demobilization of the Canadian Army. The throwing into the labour market of so many workers was leading to a critical unemployment situation.

At the close of the war 315,000 men were returned from overseas. Of these over 30,000 were taken care of by the Land Settlement plan, some of them temporarily, but most of them permanently. A number were induced to take up homestead and soldier grant lands and this had the effect of relieving the situation in which many of the soldiers were placed. Of the 16,000 who took up homesteads and soldier grants less than 6,000 eventually abandoned them. There are now on these soldier grant lands over 10,000 Canadian returned soldiers, of whom over 3,600 received loans from the Board.

It developed early, however, that there would not be enough free lands to supply the demands of demobilized veterans who desired to go on farms. Such lands, advantageously situated and suitable in other ways for the establishment of returned soldiers, were limited as to numbers. Therefore, a policy of land purchase in all the provinces of the Dominion was adopted to meet the situation.

Soldier settlers were required to select the farms that they desired the Board to purchase for them. After the farms were selected they were inspected and appraised. Prices were put on them by independent committees comprising men recognized as authorities on land values through their association with loan and mortgage companies, or men who had a special knowledge of agriculture in their district.

The number of returned soldiers established on land with or without loans was 31,360. These men were, for the time being at least, removed from the necessity of any further concern on the part of the public.

It is quite true, and it was expected, that a number of these would not be successful, but, when we find that after ten years about 24,000 are making their living in agricultural pursuits, the scheme on the whole can be pronounced a success.

Another side of the project is this: Over 6,000,000 acres of land have been bought or homesteaded by soldier settlers. The average cost of the land is about \$10 an acre. It is a fair estimate that of the 6,000,000 acres, at least 2,000,000 acres have been brought into a state of cultivation by the efforts of the settlers. It is also a fair estimate that the average annual crop production of the 2,000,000 acres is worth at least \$10 an acre; so that soldier settlers have made a very large contribution to the wealth of this country.

It would appear that the weeding out process is about complete, and that those who are now on the land are reasonably stabilized. It is true there have been losses because of the unfortunate years of 1921, 1922, and 1923, which affected soldier settlers in common with other farmers, and anyone who has studied those years knows the great losses agriculturists sustained.

Fifty per cent of the returned soldiers are meeting their payments in full, thirty per cent are meeting their payments in part, and the balance, for the



reason that all sections of the country are not prosperous at one and the same time, as all agriculturists know, have not been able to pay. This has been the yearly average of the Dominion, but different settlers have been adversely affected each year.

Three thousand reverted soldier settlers' farms have been sold to civilian purchasers and over twenty-five hundred have been sold or are in process of being sold to British families. A systematic endeavour has been organized to sell as many of these lands as possible during the coming year. In certain districts conditions are such that sales cannot be effected, and in these districts the farms will be leased where possible in order to preserve the board's security to the best advantage. By careful supervision of these leased lands it is hoped that they can be brought back to a state of cultivation where sales will be more easily made.

### **The Tax Situation**

Considerable progress has been made towards the solution of the tax situation. The land to which title is held by the Government of Canada, as represented by the Soldier Settlement Board, is not subject to taxation, but the Minister of Immigration and Colonization has taken a fair and sympathetic attitude and has agreed that wherever a settler is living on lands purchased for him through the Soldier Settlement Board taxes will be paid. In the case of a settler who has not paid his taxes, the Soldier Settlement Board does so and charges the amount against the settler.

In cases where purchased lands have reverted to the board the policy is laid down that if the land is revenue producing by way of rental the then current year's taxes will be a charge against the net rental received.

Taxes on homesteads present a different problem. They were not taxable prior to entry. Each parcel of land must be considered and surveyed separately. As an act of grace, where conditions warrant, taxes are paid.

In all cases, as stated above, where lands are now held by the board determined efforts are being made either to sell or to rent these lands, as it is the desire of the Board that they should be made tax paying.

### **General Land Settlement**

The Land Settlement Branch was formed to establish migrants coming to Canada under the different agreements and policies entered into by the Department of Immigration and Colonization. Briefly these agreements are:—

Under the 3,000 British Family Scheme families are settled on farms that had been purchased for soldier settlers who for various reasons had given them up. These reverted farms are fair to good as to soil, and have been kept in a reasonably satisfactory state of cultivation. As is well known there was a great demand for farm land during the years 1923, 1924 and 1925. An agreement was entered into with the British Government for the selection by Canadian immigration authorities in the Old Country of 3,000 families to settle on them, the British Government to provide the necessary funds for stock and equipment. The duty of the Land Settlement Branch is to select the farms, to make necessary repairs to buildings to fit them for occupancy and to put the land into a fair state of cultivation. On the arrival of the families they are met by Land Settlement officials and taken to their proposed homes where preparations have already been made for their reception by individuals or organizations in the neighbourhood.

After being established in their homes settlers are visited by the field supervisor who makes arrangements for employment and for the purchase of stock and equipment. In the first year several visits are paid to see what progress is being made. In their second year, if progress warrants, they are

## LAND SETTLEMENT

finally established and stock bought for them with the money provided by the British Government. Very close supervision is given in order that proper methods of cultivation and care of stock may be adopted.

Up to the end of December, 1928, two thousand nine hundred and ninety-seven of these families had come to Canada, in all 16,804 individuals. They brought with them about a million dollars of their own money, and it was the duty of the supervisors to see that this money was spent in a useful and economical way. At present there are 2,504 active families on farms. These families are given close supervision by the board.

Under the 500 New Brunswick Family Settlement Scheme ninety-five families arrived in 1928. They comprise 627 individuals and they brought with them about \$26,000. The same attention and aftercare is being given to these families as in the case of the 3,000 Family Scheme. In the New Brunswick Family project the provincial Government supplies the land, the British Government the money for stock and equipment, and the Land Settlement Branch the care and supervision.

The Land Settlement Branch has also placed throughout Canada a number of married farm workers, single farm workers and what are known as trainees; that is, those who have undergone a certain amount of training in Great Britain. The total so placed in 1928 was 2,616. It must not be forgotten that the Board's duties do not end with the placement of these workers. They are given care and attention, being visited at times to see how they are getting on, and when employment conditions are not suitable on both sides other situations have to be provided for them. Adjustments in regard to wages also have to be arranged.

Numbers of British migrants are brought out by various organizations. These organizations are responsible for their placement on arrival, but the Land Settlement Branch arranges for their aftercare, such as securing further employment and adjusting differences which may arise between them and their employers. The number of cases looked after by the Land Settlement Branch in 1928 was 5,460.

Another activity of the Land Settlement Branch is making investigations for the admission of alien immigrants. In 1928 the branch made 1,335 of these investigations.

During the year 4,315 farmers in Canada nominated persons in Britain to join them in the capacity of domestic servant or farm worker. It is necessary to make an investigation as to whether the applicant has sufficient accommodation, or is in a position to pay adequate wages. There were nominations for 344 household workers and 2,971 nominations for agricultural workers.

The following report deals with the activities of the board during the calendar year 1928.

J. G. RATTRAY,  
*Chairman, Soldier Settlement Board.*

### SOLDIER SETTLEMENT OPERATIONS

Since the commencement of the board's operations, 31,360 returned soldiers have availed themselves of the privileges of the Soldier Settlement Act. Of these 24,708 were granted loans and 6,652 made soldier grant entries without loans. The loans made to these soldier settlers have amounted to \$110,755,947.58 as follows:—

|                                |                   |
|--------------------------------|-------------------|
| Purchase of land.....          | \$ 60,444,970 00  |
| Removal of encumbrances.....   | 2,715,483 95      |
| Permanent improvements.....    | 11,561,847 29     |
| Stock and equipment, etc.....  | 35,608,723 28     |
| Indian Soldier Settlement..... | 424,923 06        |
| Total loans.....               | \$ 110,755,947 58 |

Loans to new soldier settlers having been curtailed for some years, practically all of the loans now made by the board are short date advances for taxes, insurance premiums, seed and feed, etc., these being repayable out of the next season's crop.

The amount loaned has been substantially reduced during the board's operations, the amount of capital at present due to the treasury being \$81,573,517.84, this now being the public investment which the board is called upon to administer.

Each year the board turns into the treasury a substantial amount of money. Since its inception, loan payments turned in have totalled \$39,119,783.05. Of this amount \$12,141,281.54 is revenue, being interest payments. During the calendar year 1928 payments received amounted to \$4,943,489.18 of which \$2,117,273.09 was interest.

A majority of soldier settlers continue to meet their financial obligation to the Board in a satisfactory manner, and when the revaluation of land authorized by Parliament is completed, the assistance so given should substantially increase the number of successful settlers.

Since establishment 1,266 settlers have been able to repay their whole debt to the board, and have been given clear title to the land and chattels purchased for them.

During the collection year 1927-1928 settlers paid 66.9 per cent of the amount due. The highest percentage of payments was received from the Regina district, covering the southern part of Saskatchewan, and was 79 per cent; the second highest being the Edmonton district, for the northern part of Alberta, with 74.8 per cent. A considerable number of settlers were able, because of favourable returns for the year, to make prepayments over and above the amount due, the number being 3,778 and the amount \$846,593.16. Of the settlers who had payments due and numbering 15,926, 88.6 per cent made payments to the board, leaving only 1,821 settlers who made no payments.

A considerable amount has already been received by the board on account of the payments which fell due last fall, \$2,354,867.80 having been collected representing payments from 10,632 settlers. Further payments will be collected by the board as the settlers receive returns for their crop and produce, and it is anticipated that an additional two million dollars will be paid in before the close of the collection year on June 30 next.

Were the loaning of money to soldier settlers and the placing of them on farms upon which they would remain during the whole twenty-five years of their contract, all that is involved, the board's administration would be comparatively simple. In common, however, with the experience of other loaning institutions lending money under similar conditions, it is found that there are recurrent sales of the one parcel of land, each resale running for a further period of twenty-five years. Until such time as the board is satisfied that the new purchaser is able to carry on with his contract, the same inspectional service must be maintained as in the case of the original sale, so that the public investment of eighty-one million dollars in land and chattels may be safeguarded. For example, a settler who has been ten years upon the land decides to assign his contract. Another settler sells part or all of his property under tripartite agreement. Still another decides to give up farming for one reason or another and leave his holding. All of these recurrent sales must be attended to, and carried to a satisfactory conclusion. Land and chattels temporarily on the board's hands pending resale must be taken care of, and the land made revenue producing where possible, by way of lease.



Although much detailed field supervision work is required, especially in the maintenance of the chattel security, the cost of administration is well under one per cent of the present public investment in soldier land settlement.

### Resales of Land

During the ten years of the board's operations, resales of land have been made, or are now in the course of completion in 6,565 cases. The Board has found an increasing demand for farm land in the last two years, due partly to favourable crop conditions, and partly to the development of the country, particularly in the Peace River district and in the northern Saskatchewan district. An additional impetus has been given to land sales through the immigration to the Dominion of British families under the 3,000 family and other schemes.

Farms were leased last year, either on a crop share or straight rental basis, in 2,573 cases. The revenue received from such leases during the year was \$207,877.26.

### Soldier Grant Entries

During the year 754 soldier grant entries were filed on. The total of active soldier settlers on soldier grants is 10,273 and of these 3,621 have been granted loans.

### Insurance

The amount of fire insurance in force covering the board's properties as at the thirty-first of December, 1928, is \$23,363,342, of which \$19,234,160 is carried in approved tariff companies and \$4,129,182 is carried in approved mutual companies. This insurance covers the Board's properties in the following manner:—

|                             |                  |
|-----------------------------|------------------|
| On buildings.....           | \$ 21,499,369 00 |
| On stock and equipment..... | 1,008,115 00     |
| On household furniture..... | 694,662 00       |
| On farm produce.....        | 161,196 00       |

The insurance in the tariff companies is written at a cost for the triennial period of \$431,850, or at a rate of approximately seventy-five cents per hundred dollars annually, while the insurance in the mutual companies costs \$86,946, but this is estimated on a premium note basis which does not represent the actual cash cost of the insurance carried.

The fire loss ratio on the board's insurance for the past year continues to compare favourably with general farm business, the losses for the year amounting to \$106,515, or 46 per cent, compared with the Dominion rate for the year 1927 of 68.89 per cent, this being the last year for which figures are now available.

### Indian Soldier Settlers

The total of 24,708 to whom loans were granted includes 224 Indian soldier settlers whose loans are administered by the Department of Indian Affairs. They are distributed as follows:—

|                           |     |
|---------------------------|-----|
| Prince Edward Island..... | 5   |
| Quebec.....               | 4   |
| Ontario.....              | 184 |
| Saskatchewan.....         | 18  |
| Alberta.....              | 2   |
| British Columbia.....     | 11  |

Sixteen Indian soldier settlers have repaid their loans in full. Sixty one have failed to stay with their farms. The department of Indian Affairs resold forty-five farms and sixteen farms are still to be disposed of.

### Revaluation of Soldier Lands

The revaluation of soldier settlers' lands is proceeding under the authority of the amendment to the Soldier Settlement Act passed in 1919. The field appraisal work is well advanced, and a large number of awards have been made and confirmed.

The revaluation legislation provides that the depreciation in value shall be the amount by which, through no neglect or mismanagement on the part of the settler, the price at which the board agreed to sell the land and improvements to the settler exceeds the present value, and that the amount of depreciation together with accrued interest thereon shall be credited to the settler's account as on the standard date in 1925.

All settlers have been considered as eligible to make application for revaluation whose agreements to purchase land from the board have not been terminated, who have not assigned or transferred their interest in the land and who have not repaid their debt to the board. A settler whose agreement has been terminated but whose land has not been disposed of may apply to the board for reinstatement, and in the event of his application being approved, such settler is deemed to be eligible for the revaluation of his land.

The revaluation procedure is as follows:—

The settler submits his application in which he indicates the price at which the farm was sold to him by the board, his estimate of the present value of the property and the amount of depreciation which he considers should be deducted from his capital indebtedness.

The farm in its condition when sold to the settler is then appraised on the basis of present value and a summary of the result prepared for the consideration of the District Office Revaluation Committee.

The award recommended by that committee is reviewed by an independent Advisory Board, composed ordinarily of mortgage company executives familiar with the local land situation in the district concerned, and outstanding agriculturists.

When these committees reach an agreement an award is recommended to the board, otherwise reasons for non-concurrence are submitted.

All documents pertaining to the case are then submitted to the commissioners of the board at Ottawa, who finally decide on the amount of the revaluation award to be granted, and authorize the necessary credit to the account of the settler.

Ten thousand six hundred and eighty-two settlers who agreed to purchase land from the board are eligible for the revaluation of such land, eight thousand one hundred and seventy-three of whom made application for revaluation.

Appraisal work in the field was carried on throughout the season of 1924 with the result that 6,968 of these properties have been reappraised. In the reappraisal work careful consideration has been given to improvements made by the settler himself subsequent to purchase, as well as to the question of appreciation in value attributable to good farming methods followed by the settler.

Of the 6,968 properties appraised to date the amount of depreciation has been determined in 3,080 cases and final awards in connection therewith have been approved by the board. Settlers have signified their consent to the board's decision in 2,602 of these cases.



## LAND SETTLEMENT

Where a settler disagrees with the decision of the board in connection with the revaluation of the land held by him, simple and informal procedure has been provided with a view to the reference of such cases to the Exchequer Court.

Notification to the settler of the amount of the award granted is accompanied by information to the effect that he has the right to appeal, together with an outline of the appeal procedure provided, in case he is dissatisfied with the award.

Of the 3,080 cases in which the awards have been granted, fifty-eight settlers have filed notice of appeal from the board's decision with the Exchequer Court. Four of these appeals have since been withdrawn.

It is anticipated that reappraisal work in the field will be concluded in the spring of 1929 and final revaluation awards will have been determined in all cases during the coming summer.

A summary of the revaluation situation as at December 31, 1928, shows:—

| District      | Applications | Appraisals | Final awards approved | Amount of award | Consent by settlers | Percentage reduction |
|---------------|--------------|------------|-----------------------|-----------------|---------------------|----------------------|
| Vancouver     | 724          | 718        | 608                   | \$ 516,803      | 514                 | 24.1                 |
| Vernon        | 495          | 254        | 130                   | 149,000         | 77                  | 35.6                 |
| Calgary       | 1,226        | 987        | 358                   | 304,239         | 330                 | 22.3                 |
| Edmonton      | 1,012        | 712        |                       |                 |                     |                      |
| Prince Albert | 376          | 360        | 278                   | 138,657         | 218                 | 15.3                 |
| Saskatoon     | 867          | 854        | 326                   | 246,864         | 289                 | 20.5                 |
| Regina        | 788          | 724        | 319                   | 197,772         | 236                 | 14.8                 |
| Winnipeg      | 1,095        | 1,080      | 266                   | 320,950         | 196                 | 29.0                 |
| Toronto       | 887          | 584        | 202                   | 179,250         | 195                 | 22.0                 |
| Sherbrooke    | 141          | 141        | 118                   | 142,759         | 111                 | 31.8                 |
| Saint John    | 562          | 554        | 475                   | 369,209         | 436                 | 24.9                 |
| Total         | 8,173        | 6,968      | 3,080                 | 2,565,503       | 2,602               | 22.8                 |

### Agricultural Conditions

The year 1928 was on the whole a good one for those engaged in agricultural pursuits. The latest compilation of the Bureau of Statistics estimates the wheat yield at 533,571,000 bushels, which is the largest in the history of the Dominion. The previous record was 479,655,000 bushels in 1927. The average yield in 1928 is given as 22.1 bushels per acre. Oats yielded, according to the same estimate, 452,153,000 bushels and barley 136,391,400 bushels.

Late in August night frosts were experienced throughout the Prairie Provinces. While the frosts were general, the damage reported in some districts was slight; in other districts the quality was reduced from 20 to 50 per cent, and some of the wheat was graded as low as No. 5.

Anticipating a large and profitable yield there was a general demand from the West for additional harvest help. This demand was met by workers from eastern Canada and British Columbia, from the United States and Great Britain. The number from Great Britain approximated 8,500 men, a large proportion being miners who by reason of the shut-down of many of the mines had been out of employment for long periods.

While the damage to the quality of the grain was considerable, the harvest season was one of the best the West has experienced in years. Ideal weather conditions prevailed throughout the whole of the West, and continued well past the middle of November, the result being that farmers were able to get more ploughing and other land work performed than they have in many years. Threshing was completed and the grain marketed earlier than usual. Some of

the elevators were congested for a time, but those farmers who did not hold for higher prices were able to get their grain to market without undue delay. Northern Saskatchewan reported 75 per cent of the wheat marketed before November 30.

A most encouraging feature of the situation among board settlers in the West is the large amount of new land broken to the plough in 1928. Following the early completion of harvest operations many settlers had the opportunity to finish their fall ploughing and are in a better position in that respect than they have been in years. In the northern part of Saskatchewan 12,285 acres of new land was broken up and 16,500 acres summer-fallowed. These operations by board settlers under the board are an indication of the land development by other settlers throughout the province. Similar reports come from Manitoba and Alberta of the breaking up of new land which will be sown to crop in 1929. The feed situation also is excellent, but good seed oats and seed wheat are scarce.

In Ontario, except in the Temiskaming district and the counties bordering on lake Ontario, weather was favourable for complete fall operations. Threshing proved the yield and quality of grain not so good as in 1927. Wheat, oats, buckwheat, and peas were damaged by wet weather during harvest and some grain sprouted. Barley and beans yielded well in most sections. Fodder crops yielded better than the average and there will be sufficient feed for live stock.

Parts of Manitoba, especially the Red River Valley and the Assiniboia Delta suffered from too much rainfall. Many acres of crops were drowned and representations were made on behalf of settlers under the board to the provincial and municipal governments for relief in the shape of drainage.

In Quebec the crops suffered from rain in the early part of the year, but the harvesting conditions were good and the feed situation all that could be desired. The same can be said of the Maritime Provinces where the soil yielded bountifully and the conditions of harvesting were excellent. In New Brunswick and Prince Edward Island, where one of the staple crops is potatoes, the yield was of splendid quality and abundant, but unfortunately the price of the commodity was not satisfactory. The Annapolis Valley, in Nova Scotia, reported a fair yield of its chief commodity, apples.

British Columbia, which experiences many varieties of climate, reported splendid weather conditions in the late summer and fall. In the Kootenays the mild weather of October continued well into November, the roads being open to traffic, with stock still on pasture. Penticton, Kelowna and Vernon had less rainfall than usual, and the land lacked sufficient moisture for good fall ploughing. But on the whole the conditions were ideal for farmers. The fruit growers are again confronted with the unfortunate situation that the return from exported apples average less than those from domestic sales. Throughout the Fraser Valley, in the areas devoted chiefly to the dairying industry, the feed situation is good, and conditions generally satisfactory, though some low lands require additional drainage works.

## GENERAL LAND SETTLEMENT

There has been an increase in the activities of the board in respect to the British family schemes, the placement and aftercare of farm workers and trainees, the supervision of settlers under various colonization schemes, investigation of nominations and inquiries regarding settlement opportunities.

### 3,000 British Family Scheme

Under the terms of the 3,000 British Family agreement with the British Government, the Canadian Government undertook to settle 3,000 British

families on farms held by the Soldier Settlement Board, the British Government adding an average amount of \$1,500 to each family for the purchase of chattels and the Dominion Government selling the land to the families on twenty-five year terms. The board is required to administer this scheme, make all the purchases of chattels for the families (the money so expended being recovered from the British Government), supervise the families' operations, collect payments from them, and maintain proper financial records.

From the inception of the Family Scheme in 1925, 2,997 families have come forward to Canada for settlement under this plan, the total number of migrants being 16,804.

The families were accepted on probation and were given an opportunity to decide for themselves whether the settlement conditions under the scheme were suitable to their own particular circumstances. This probationary period was also decided upon to protect the Canadian and British Government investment in cases where it was apparent that the families were not suitable. In this way 426 families withdrew from participation in the Scheme, but of these only ninety-six failed to remain in Canada. Sixty-seven families declined settlement under the Scheme without taking up occupancy of the farms reserved for them, preferring to make their own way. The majority either purchased farms privately or engaged as agricultural workers. The records show that all but eight of these remained in the country.

To date 1,937 families have been satisfactorily established on farms, and have contracted to purchase the properties they now occupy, the total purchase price being \$7,427,148.87. The total amount of British Government money already advanced for the purchase of chattels is \$2,597,797.40, another two million dollars being still available for this purpose. It should be noted that this sum of four and one half million dollars is new money coming into the country, and that this is spent for the most part in rural districts. Farms will be sold to the remainder of the families and further chattels purchased for them when they prove up during their probationary period.

A considerable sum has already been paid in by these families in reduction of their obligations, notwithstanding the difficulties which must be met by newcomers to the country with little capital, in the first few years of their settlement. The amount paid to the Board to date is \$557,152.27, which includes \$130,001.12 on account of assisted passage loans to the families. This encourages and demonstrates that the families are making a real effort to succeed in their new undertaking.

One of the most important features in this scheme is the supervision of the families by the board field officials. Many of the families had no previous agricultural experience, whilst all of them, being strangers to the country, must through experience acquire a knowledge of Canadian methods of farming. The board supervisors assist the families to obtain this experience by securing farm employment for them when they come to the country, by selecting proper stock and implements for them, and by periodic visits during the first few years of settlement, to assist them in the management of their farms.

Throughout the Dominion a feeling of optimism prevails among those brought out under the Scheme and the settlers have taken hold in a manner which promises results. The farms on which they have been placed were selected by expert agricultural men with due regard to the kind of farming most suited to the settlers' needs and likes, and in localities which have had a fair record of consistent crop production.



# SOLDIER SETTLEMENT BOARD OF CANADA

3,000 BRITISH FAMILY SETTLEMENT SCHEME, DECEMBER 31, 1928

| District           | Number of family arrivals | Capital      |                           | Souls        |                    | Workers                               | Number with-drawn from scheme | Certificates cancelled after families arrived |
|--------------------|---------------------------|--------------|---------------------------|--------------|--------------------|---------------------------------------|-------------------------------|---|
|                    |                           | Total amount | Average amount per family | Total number | Average per family | Number available (including settlers) |                               |   |
|                    |                           | £            | £                         |              |                    |                                       |                               |   |
| Vancouver.....     | 274                       | 26,540       | 97                        | 1,522        | 5.6                | 483                                   | 51                            | 4   |
| Vernon.....        | 88                        | 9,475        | 107                       | 447          | 5.1                | 150                                   | 22                            | 1   |
| Calgary.....       | 355                       | 26,246       | 74                        | 1,835        | 5.2                | 724                                   | 26                            | 8   |
| Edmonton.....      | 512                       | 32,442       | 63                        | 2,950        | 5.8                | 997                                   | 34                            | 16  |
| Prince Albert..... | 188                       | 11,357       | 60                        | 1,074        | 5.7                | 363                                   | 16                            | 3   |
| Saskatoon.....     | 260                       | 17,530       | 67                        | 1,445        | 5.5                | 503                                   | 38                            | 5   |
| Regina.....        | 279                       | 18,393       | 65                        | 1,506        | 5.4                | 506                                   | 56                            | 9   |
| Winnipeg.....      | 362                       | 21,932       | 61                        | 2,032        | 5.6                | 740                                   | 65                            | 8   |
| Toronto.....       | 271                       | 15,709       | 58                        | 1,598        | 5.9                | 538                                   | 51                            | 12  |
| Sherbrooke.....    | 77                        | 3,286        | 42                        | 458          | 5.9                | 163                                   | 19                            | 1   |
| St. John.....      | 331                       | 17,634       | 53                        | 1,937        | 5.8                | 680                                   | 48                            | .....   |
| Dominion totals... | 2,997                     | 200,544      | 67                        | 16,804       | 5.6                | 5,847                                 | 426                           | 67  |

## SUMMARY OF ARRIVALS

|           |       |
|-----------|-------|
| 1925..... | 466   |
| 1926..... | 1,042 |
| 1927..... | 1,122 |
| 1928..... | 367   |

## New Brunswick Family Scheme

Under an agreement to which the British Government, the Canadian Government and the New Brunswick Government were parties, a project to bring 500 families to New Brunswick over a period of five years for settlement on the land was begun in 1928. The New Brunswick Government undertook to supply the farms, the British Government to furnish funds up to \$1,500 per family for the purchase of stock and equipment with which to operate them, and the Dominion to be responsible for supervision in all its phases, collection of monies due, and administrative duties in connection with the Scheme.

The results of the preliminary settlement under this project are very gratifying.

The following table gives some particulars of the ninety-five families settled in 1928:—

|  |        |  |
|--|--------|--|
| <i>Arrivals—</i>                                     |        |  |
| Number of families arrived to December 31, 1928..... | 95     |  |
| <i>Souls—</i>  |        |  |
| (a) Total number.....                                | 627    |  |
| (b) Average number per family.....                   | 6.5    |  |
| <i>Capital—</i>                                      |        |  |
| (a) Total amount.....                                | £5,463 |  |
| (b) Average amount per family.....                   | 56     |  |
| <i>Families with</i>                                 |        |  |
| (a) Agricultural experience prior to sailing.....    | 95     |  |
| (b) War service.....                                 | 44     |  |
| <i>Workers—</i>                                      |        |  |
| Number available.....                                | 198    |  |

## British Farm Workers—Placement and Aftercare

During the calendar year of 1928 the Board received 2,616 cases for placement at farm work and for subsequent aftercare. Particulars of this phase of operations are tabled hereunder.

# LAND SETTLEMENT

## FAMILIES

| District        | Cases received for placement and aftercare | Number who reported for placement | Disposition of cases as at December 31, 1928 |          |                  |          |                                    |          |
|-----------------|--|-----------------------------------|--|----------|------------------|----------|------------------------------------|----------|
|                 |  |                                   | In farm work                                 |          | Other occupation |          | Occupation and whereabouts unknown |          |
|                 |  |                                   | Number                                       | Per cent | Number           | Per cent | Number                             | Per cent |
| Vancouver.....  | 1  | 1                                 | 1  | 100.0    |                  |          |                                    |          |
| Mon.....        | 1  | 1                                 | 1  | 100.0    |                  |          |                                    |          |
| Gary.....       | 15   | 15                                | 13   | 86.6     | 1                | 6.7      | 1                                  | 6.7      |
| Monton.....     | 41   | 40                                | 35   | 87.5     | 2                | 5.0      | 3                                  | 7.5      |
| nce Albert..... | 6  | 6                                 | 5  | 83.3     |                  |          | 1                                  | 16.7     |
| skatoon.....    | 12   | 12                                | 10   | 83.4     | 2                | 16.6     |                                    |          |
| gina.....       | 10   | 9                                 | 9  | 100.0    |                  |          |                                    |          |
| nipeg.....      | 12   | 12                                | 10   | 83.4     | 1                | 8.3      | 1                                  | 8.3      |
| ronto.....      | 58   | 55                                | 34   | 61.8     | 10               | 18.2     | 11                                 | 20.0     |
| rbrooke.....    | 6  | 6                                 | 5  | 83.3     |                  |          | 1                                  | 16.7     |
| John.....       | 2  | 2                                 | 1  | 50.0     |                  |          | 1                                  | 50.0     |
| Union totals... | 164  | 159                               | 124  | 78.0     | 16               | 10.1     | 19                                 | 11.9     |

## SINGLE MEN

|                 |       |     |     |       |    |     |    |       |
|-----------------|-------|-----|-----|-------|----|-----|----|-------|
| Vancouver.....  | 4     | 4   | 3   | 75.0  |    |     | 1  | 25    |
| Mon.....        | 5     | 5   | 5   | 100.0 |    |     |    |       |
| Gary.....       | 109   | 74  | 62  | 83.8  | 6  | 8.1 | 6  | 8.1   |
| Monton.....     | 118   | 80  | 79  | 98.7  |    |     | 1  | 1.3   |
| nce Albert..... | 6     | 5   | 4   | 80.0  |    |     | 1  | 20.0  |
| skatoon.....    | 67    | 56  | 51  | 91.1  | 1  | 1.8 | 4  | 7.1   |
| gina.....       | 116   | 89  | 87  | 97.8  | 1  | 1.1 | 1  | 1.1   |
| nipeg.....      | 195   | 118 | 105 | 89.0  | 3  | 2.5 | 10 | 8.5   |
| ronto.....      | 446   | 244 | 239 | 97.9  | 3  | 1.2 | 2  | 0.8   |
| rbrooke.....    | 3     | 1   | 1   | 100.0 |    |     | 1  | 100.0 |
| John.....       | 1     | 1   |     |       |    |     |    |       |
| Union totals... | 1,070 | 677 | 636 | 93.9  | 14 | 2.1 | 27 | 4.0   |

## Trainees

The following table shows the disposition of 1,382 young men trained in various agricultural training centres in Great Britain:—

| Training Centre     | Cases for placement and aftercare | Cases reported on to date |      | Disposition of cases to Dec. 31, 1928. |      |                  |      |   |      |
|---------------------|-----------------------------------|---------------------------|------|--|------|------------------|------|---|------|
|                     |                                   |                           |      | Trainees in farm work                  |      | Other occupation |      | Reported employer and left, address unknown |      |
|                     |                                   | No.                       | p.c. | No.                                    | p.c. | No.              | p.c. | No.   | p.c. |
| London—Claydon..... | 994                               | 974                       | 98   | 639                                    | 65.6 | 88               | 9    | 247   | 25.4 |
| Seldon.....         | 25                                | 25                        | 100  | 21                                     | 84   | 1                | 4    | 3   | 12.0 |
| sgow Parish.....    | 115                               | 109                       | 94.8 | 51                                     | 46.8 | 13               | 11.9 | 45  | 41.3 |
| hill.....           | 233                               | 223                       | 95.7 | 95                                     | 42.6 | 36               | 16.1 | 92  | 41.3 |
| enock Parish.....   | 15                                | 15                        | 100  | 4                                      | 26.7 | 4                | 26.7 | 7   | 44.6 |
| Total.....          | 1,382                             | 1,346                     | 97.4 | 810                                    | 60.2 | 142              | 10.5 | 394   | 29.3 |

## British Farm Workers—Aftercare

The board was required to give aftercare to 3,997 settlers brought forward under the auspices of approved organizations, who guaranteed original place-



# SOLDIER SETTLEMENT BOARD OF CANADA

ment at farm work, and to 1,463 settlers who came forward as a result of nominations by residents of Canada. The scope of this work is indicated in the following table:—

| Category                                  | Cases received for aftercare | Cases reported on to date | Disposition of cases at December 31, 1928 |       |                     |      |  |      |   |      |                                       |      |
|---|------------------------------|---------------------------|---|-------|---------------------|------|--|------|---|------|---------------------------------------|------|
|   |                              |                           | In farm work                              |       | In other employment |      | Reported employer and left (whereabouts unknown) |      | Did not report employer (whereabouts unknown) |      | Miscellaneous deported, deceased etc. |      |
|   |                              |                           | No.                                       | p.c.  | No.                 | p.c. | No.  | p.c. | No.   | p.c. | No.                                   | p.c. |
| Canadian National Railways.....           | 1,438                        | 1,072                     | 599                                       | 55.9  | 49                  | 4.6  | 343  | 32.0 | 74  | 6.9  | 7                                     | 0.6  |
| Canadian Pacific Railway.....             | 1,161                        | 788                       | 375                                       | 47.7  | 37                  | 4.7  | 288  | 36.5 | 76  | 9.6  | 12                                    | 1.5  |
| Hudson's Bay Co.....                      | 462                          | 347                       | 194                                       | 56.0  | 21                  | 6.0  | 125  | 36.0 | 6   | 1.7  | 1                                     | 0.3  |
| Ontario Department of Agriculture.....    | 395                          | 303                       | 156                                       | 51.5  | 19                  | 6.3  | 67   | 22.1 | 61  | 20.1 |                                       |      |
| Alberta Government (bulk nomination)..... | 38                           | 21                        | 13  | 61.9  | 2                   | 9.5  | 6  | 28.6 |   |      |                                       |      |
| Alberta Government (Hoadley Boys).....    | 53                           | 42                        | 33  | 78.6  | 5                   | 11.9 |  |      | 4   | 9.5  |                                       |      |
| Clan Donald.....                          | 17                           | 4                         | 4   | 100.0 |                     |      |  |      |   |      |                                       |      |
| Church of England.....                    | 136                          | 88                        | 55  | 62.5  | 7                   | 7.9  | 23   | 26.2 | 3   | 3.4  |                                       |      |
| United Church of Canada.....              | 143                          | 90                        | 52  | 57.9  | 5                   | 5.5  | 27   | 30.0 | 3   | 3.3  | 3                                     | 3.3  |
| Salvation Army.....                       | 99                           | 61                        | 25  | 41.1  | 1                   | 1.6  | 21   | 34.4 | 13  | 21.3 | 1                                     | 1.6  |
| Orange Lodge.....                         | 55                           | 36                        | 22  | 61.2  | 2                   | 5.5  | 12   | 33.3 |   |      |                                       |      |
| Nominations arising in Canada.....        | 1,463                        | 965                       | 804                                       | 83.3  | 101                 | 10.5 | 60   | 6.2  |   |      |                                       |      |
| Totals.....                               | 5,460                        | 3,817                     | 2,332                                     | 61.1  | 249                 | 6.5  | 972  | 25.5 | 240   | 6.3  | 24                                    | 0.6  |

## Investigations

The board received for investigation the following cases:—

1,335 for the admission of aliens.

1,344 for nominated household workers.

2,971 for nominated agricultural workers.

## Farm Labour Placements

In carrying out the work of placements and aftercare of newcomers, many replacements have to be made, and during the year 7,346 placements all to have been recorded. These included single men, domestics and families involving various nationalities, as indicated in the table on next page.

# LAND SETTLEMENT

## FARM LABOUR PLACEMENTS AND REPLACEMENTS

| Nationality                   | Van-couver |       | Vernon |       | Calgary |       | Edmon-<br>ton |       | Prince<br>Albert |       | Saska-<br>toon |       | Regina |       | Winni-<br>peg |       | Toronto |       | Sher-<br>brooke |       | St. John |       | Head<br>Office |       | Totals |       |
|-------------------------------|------------|-------|--------|-------|---------|-------|---------------|-------|------------------|-------|----------------|-------|--------|-------|---------------|-------|---------|-------|-----------------|-------|----------|-------|----------------|-------|--------|-------|
|                               | S.         | M.    | S.     | M.    | S.      | M.    | S.            | M.    | S.               | M.    | S.             | M.    | S.     | M.    | S.            | M.    | S.      | M.    | S.              | M.    | S.       | M.    | S.             | M.    | S.     | M.    |
| 3,000 Scheme.....             | 7          | 39    | 12     | 19    | 17      | 33    | 16            | 38    | 16               | 21    | 15             | 28    | 13     | 35    | 25            | 51    | 18      | 38    | 14              | 21    | 25       | 51    | 41             | 6     | 178    | 374   |
| British.....                  | 8          | 10    | 10     | 10    | 495     | 18    | 734           | 76    | 129              | 10    | 405            | 26    | 422    | 45    | 460           | 18    | 963     | 60    | 2               | 4     | .....    | ..... | .....          | ..... | 3,669  | 263   |
| Canadian.....                 | 1          | ..... | 1      | ..... | .....   | ..... | 313           | 6     | .....            | ..... | .....          | ..... | .....  | ..... | .....         | ..... | .....   | 1     | .....           | ..... | .....    | ..... | .....          | 315   | 7      |       |
| Austrian.....                 | .....      | ..... | .....  | ..... | .....   | ..... | 2             | 1     | .....            | ..... | .....          | ..... | .....  | ..... | .....         | ..... | .....   | ..... | .....           | ..... | .....    | ..... | .....          | 2     | 1      |       |
| Danish.....                   | 1          | ..... | 1      | ..... | 2       | ..... | 4             | ..... | .....            | ..... | 1              | ..... | .....  | ..... | .....         | ..... | 6       | ..... | .....           | ..... | .....    | ..... | .....          | 15    | 1      |       |
| Dutch.....                    | .....      | ..... | .....  | ..... | 2       | ..... | 1             | 4     | .....            | ..... | .....          | ..... | .....  | ..... | .....         | ..... | 8       | ..... | .....           | ..... | .....    | ..... | .....          | 11    | 5      |       |
| French.....                   | 1          | ..... | .....  | ..... | .....   | ..... | 1             | ..... | 1                | ..... | .....          | ..... | .....  | ..... | .....         | ..... | 1       | ..... | .....           | ..... | .....    | ..... | .....          | 3     | .....  |       |
| German.....                   | 1          | ..... | .....  | ..... | 2       | ..... | 6             | ..... | 2                | ..... | .....          | ..... | .....  | ..... | .....         | ..... | 4       | ..... | .....           | ..... | .....    | ..... | .....          | 12    | .....  |       |
| Hungarian.....                | .....      | ..... | .....  | ..... | .....   | ..... | .....         | ..... | .....            | ..... | .....          | ..... | .....  | ..... | .....         | ..... | .....   | ..... | .....           | ..... | .....    | ..... | .....          | 2     | .....  |       |
| Norwegian.....                | .....      | ..... | .....  | ..... | .....   | ..... | .....         | ..... | 5                | ..... | .....          | ..... | .....  | ..... | .....         | ..... | .....   | ..... | .....           | ..... | .....    | ..... | .....          | 5     | .....  |       |
| Polish.....                   | .....      | ..... | .....  | ..... | .....   | ..... | 1             | ..... | .....            | ..... | .....          | ..... | .....  | ..... | .....         | ..... | .....   | ..... | .....           | ..... | .....    | ..... | .....          | 1     | .....  |       |
| Swiss.....                    | .....      | ..... | .....  | ..... | .....   | ..... | .....         | 1     | .....            | ..... | .....          | ..... | .....  | ..... | .....         | ..... | .....   | ..... | .....           | ..... | .....    | ..... | .....          | 1     | .....  |       |
| Ukrainian.....                | .....      | ..... | .....  | ..... | .....   | ..... | 1             | 7     | .....            | ..... | .....          | ..... | .....  | ..... | .....         | ..... | .....   | ..... | .....           | ..... | .....    | ..... | .....          | 1     | .....  |       |
| United States of America..... | .....      | ..... | .....  | ..... | 8       | ..... | 64            | 44    | 2                | ..... | 11             | 2     | 2      | ..... | .....         | ..... | 5       | 1     | .....           | ..... | .....    | ..... | .....          | 92    | 47     |       |
| Other.....                    | .....      | ..... | .....  | ..... | .....   | ..... | .....         | ..... | .....            | ..... | .....          | ..... | .....  | ..... | .....         | ..... | 1       | ..... | .....           | ..... | .....    | ..... | .....          | 1     | .....  |       |
| Totals.....                   | 18         | 39    | 24     | 19    | 526     | 51    | 1,143         | 177   | 154              | 33    | 432            | 54    | 437    | 82    | 485           | 69    | 1,006   | 100   | 16              | 25    | 25       | 51    | 41             | 6     | 4,307  | 706   |
| Dependents.....               | 131        | ..... | 98     | ..... | 139     | ..... | 472           | ..... | 124              | ..... | 138            | ..... | 284    | ..... | 223           | ..... | 259     | ..... | 97              | 156   | .....    | ..... | 11             | ..... | 2,132  | ..... |
| Domestics.....                | 6          | ..... | 10     | ..... | 15      | ..... | 14            | ..... | 11               | ..... | 35             | ..... | 27     | ..... | 37            | ..... | 10      | ..... | 6               | 30    | .....    | ..... | .....          | ..... | 201    | ..... |
| Dominion totals.....          | 194        | ..... | 151    | ..... | 731     | ..... | 1,806         | ..... | 322              | ..... | 659            | ..... | 830    | ..... | 814           | ..... | 1,375   | ..... | 144             | 262   | .....    | ..... | 58             | ..... | 7,346  | ..... |

N.B.—Placements under this heading from inception 1924 to December 31, 1923, are:

| Single | Married | Dependents | Domestic | Total  |
|--------|---------|------------|----------|--------|
| 21,315 | 5,070   | 16,041     | 1,186    | 43,612 |

## Inquiries from Land Seekers

During the past year there has been an increasing number of inquiries from outside Canada, particularly from the northwestern States, and some from Australia and other distant countries, asking for opportunities to invest in land in Western Canada. In one case an Englishman who has been in Australia for years is anxious to purchase a farm near Edmonton, while another, a retired Imperial army officer, who has farmed in Australia during the past six years, has decided to come to Canada. He has \$25,000 to invest in farm land. A prospective settler from the state of Washington is seeking suitable prairie farm land where power machinery can be used almost exclusively.

The board has co-operated with the Alberta Development Board, a non-profit organization working under the auspices of the Calgary Board of Trade with the object of attracting settlers to southern Alberta. Over 200 inquiries were received during last winter and handled by the Land Settlement Branch. As a result of that campaign twenty-four families of 120 people have moved to Canada.

Scores of American motor tourists seeking land opportunities have been directed to "safe" farming districts where Land Settlement field men have given them advice on the character of the soil, the type of farming most suited to the area, and the value of the land. As the roads improve traffic increases and this phase of service is becoming more active

## Emissaries of Empire

To the Land Settlement Branch fell the duty of conducting through many parts of the Dominion a number of distinguished visitors, from Great Britain, the Dominions and foreign countries who were interested in the operation of existing settlement schemes and the promotion of new projects. Chief among them were the Right Hon. J. Ramsay Macdonald, former Prime Minister of Great Britain; the Right Hon. L. C. Amery, Secretary of State for the Dominions; Lord Lovat, Under-Secretary for the Dominions and Chairman of the Oversea Settlement Committee; and members of parliament, and other groups of tourists.

Mr. Macdonald, who was accompanied by his two daughters, was especially interested in the families placed on farms throughout the Dominion under the 3,000 Family Agreement. Mr. Macdonald was much pleased with what he saw and heard from the settlers themselves, each of whom on being asked: "Would you like to return to the Old Country to live?" answered with a positive "No!"

While the Honourable Mr. Amery did not have time to visit many of the British families on the land, he consulted with Land Settlement officers on his way across Canada and was given full information as to the working out of the scheme. A complete examination of the project was left for Lord Lovat, the Under-Secretary, who spent over a month in Canada and visited scores of settlers, to whom he talked and from whom he received his impressions. Lord Lovat's party consisted of Mr. G. F. Plant, Secretary of the Oversea Settlement Committee, and Mr. Frank Skevington, a representative of the British Treasury. On his tour across Canada he was accompanied by Colonel J. G. Rattray, of the Land Settlement Branch, Ottawa.

Lord Lovat's departure from England was delayed beyond the time announced in his program and he did not have the opportunity of being with Messrs. Plant and Skevington on their visit to the settlers in the Maritime Provinces. He joined them in Quebec. Later, after discussions with the federal Government at Ottawa, Lord Lovat proceeded through the Niagara fruit belt and the northern Ontario clay belt, arriving in Winnipeg on the twenty-sixth of



August. Here a conference was held with colonization officials of the railways and the provincial and federal Governments. The next day a conference was held at Regina, with the acting premier and other provincial cabinet ministers, and a luncheon was given in his honour by the provincial Government.

### The Clandonald Settlement

The next stop on the way west was at Vermilion, where a period of two days was spent in an inspection of the two settlements of Clandonald and Saddle Lake. The Clandonald settlement consists of 100 Scottish families brought to Canada and established by the Scottish Immigrant Aid Society of which Rev. Father Andrew MacDonell is secretary. Twenty more farms are being prepared for the reception of further families next spring. This movement was started in 1924 when a number of families from the Hebrides were placed by the Soldier Settlement Board on farms in the vicinity of Red Deer. To secure sufficient land at a price within the means of the crofters and fishermen who comprised the bulk of the migrants, Father MacDonell decided to remove them to a new area north of Vermilion just opened for settlement by the construction of a Canadian Pacific Railway branch line. The society prepared the farms for settlement by erecting a house and barn, costing approximately \$950, boring a well and supplying wire for fencing. The land was charged against the settler at the low price of \$5 an acre, while implements and live stock were provided at a total cost to the individual settler of less than \$800. The first farm unit was completed in the spring of 1926.

Lord Lovat met many of these settlers in their homes and learned from them the story of their splendid efforts. With very few exceptions the Clandonald colonists are doing well and are happy in their new life.

### Saddle Lake Reserve

The second day in the Vermilion area was devoted to the former Saddle Lake Indian Reserve. Here there are fifty settlers under the Soldier Settlement Board, most of them from the Hebrides. The area is part of the Saddle Lake Indian Reserve. It was surrendered by the Indians and divided into fifty-one farm units. There are now fifty settlers on the reserve, one having been sent back to the Old Country as unsuitable. After suitable buildings were erected the units were sold to the settlers at prices ranging from \$1,500 to \$3,500. In each case forty acres had been broken; house, barn and granary built and wire for fencing supplied. The Land Settlement supervisor gave it as his opinion that ninety per cent of the settlers in the area will eventually make good and Lord Lovat carried away with him the impression that this block settlement experiment has been a success.

Lord Lovat went into the Peace River country on the thirty-first of August and came out on September tenth, having in the ten days explored many areas suitable for settlement and visited many families who have been placed on farms within the past two or three years. The tour embraced many of the important towns, including Sexsmith, Grande Prairie, Pouce Coupé, Rolla, Athabasca, Spirit River, Wembley, Rio Grande, Beaverlodge, Waterhole, Whitelaw and Peace River Crossing.

The visit to Edmonton was the occasion of a conference with the provincial government and a banquet tendered by the provincial Government. At Red Deer Lord Lovat visited the former Indian School which is on lease to the Scottish Immigrant Aid Society, and he also had time to visit the homes of some of the lately arrived British settlers.

Settlers in the Fraser Valley, within forty miles of Vancouver, were visited and some problem cases at Matsqui, where eighteen British families were established as dairy farmers on units comprising about thirty-five acres each were investigated.

Lord Lovat sailed from Victoria on September nineteenth for New Zealand for the purpose of conferring with the Dominion Government on the extension of the Empire Settlement Scheme in that Dominion.

### British School Boys

A party of forty British school boys in charge of Rev. J. H. Woolley, V.C. M.D., Mr. D. R. H. Gwynne and Mr. Henry Studholme, visited many of the chief settlement districts on their way across Canada. Land Settlement officials gave their services in showing and explaining many points of interest. At Calgary the boys were taken to see British families lately established, to the Prince of Wales' ranch, fox farms and other places. The stop at Saskatoon included a visit to the University, the Forestry farm and three farms in the Grandora district where the Board of Trade arranged for a garden party. They were also given an official welcome at Winnipeg.

### British Parliamentary Party

The extended visit of the British Parliamentary Party, consisting of Peers and members of Parliament, was of special significance. During their journey they had many opportunities to observe the workings of the harvester movement and the migration of British families under the Empire Settlement Scheme. The group included parliamentarians from many portions of the Empire, New Zealand, Australia, Rhodesia, South Africa and other dominions being represented.

### Tours of Observation

Many other distinguished visitors from outside Canada interested in migration also were given the opportunity by Land Settlement officers to stop for themselves the arrangements for the reception of British and foreign migrants and their establishment upon the land. Among them were:—

Members of Norsemens' Convention at Winnipeg.

Norwegian Press Association.

Miss Harrison, representing the London *Express*.

Dr. R. G. Simpson, a leader in Boy Scouts' work in Great Britain.

Mr. P. B. Hepburn.

Colonel Obed Smith.

Miss Laura Ennis, journalist, of Omaha, N.B.

Party of 120 Australians.

Miss Jocelyn, Society of Oversea Settlement of British Women.

W. C. Osmond, representing Oversea Settlement Office, British Government.

J. E. Allport, representative, Ministry of Labour, London.

J. M. Hamilton, Ministry of Labour Department, London.

Colonel Andrew O'Kelly, Deputy Director of European Emigration, Department of Immigration and Colonization, London.

Mr. Ivar Vennerstrom, Stockholm, Sweden, member of the Swedish Second Chamber and distinguished editor and journalist, who is extremely active in the emigration controversy in Sweden.

British University and Public School Men's Party, under Mr. Richard Smailes, J.P.



- Lieut.-Colonel Sir George McMunn, K.C.B., K.C.S.I., D.S.O., Chairman,  
Church of England Council of Empire Settlement, London, England.
- Rev. Canon Vernon, General Secretary of the Church of England Council  
of Empire Settlement.
- Major A. Max Allen, Migration and Settlement Department, Government  
of Australia.
- Colonel H. J. Stibbard, Commandant, British Army Vocational Training  
Centre, Chisleton.
- J. M. Hamilton, Training Department, Ministry of Labour.
- F. A. Norman, O.B.E., Administration Department, Ministry of Labour.
- Prof. C. R. Fay, Exchange Professor of Economics, Oxford University and  
University of Toronto.
- Colonel Fred Campbell, Department of Immigration, Birmingham.
- Captain Chas. A. Allen, Department of Immigration, Liverpool.
- R. A. Taylor, Labour Member for Lincoln, British House of Commons.
- Messrs. Richard Thorpe, T. E. Shields, and J. Henry Gough, Yorkshire  
Emigration Committee.
- Miss Muriel Talbot, Oversea Settlement Office.
- Members of the World Soil Congress.
- J. de Clercq, of the Central Emigration Foundation, Holland.
- Captain Reginald T. Thornton, of London, England. On his way home  
from Australia he stopped over in a number of Canadian cities, where he spoke  
in the interest of the Big Brother Movement, which includes the organization  
of local clubs to look after boy immigrants from Great Britain.

## STATISTICAL STATEMENTS

TOTAL SOLDIER SETTLEMENT UNDER THE ACT FROM INCEPTION OF THE BOARD  
TO DATE

| District and Province     | Soldier<br>settlers<br>granted<br>a loan | Indian<br>soldier<br>settlers<br>established | Total<br>soldier<br>settlers<br>granted<br>a loan | Soldier<br>grant<br>entries<br>without<br>loan | Total<br>soldier<br>settlement |
|---------------------------|--|--|---|--|--------------------------------|
| Vancouver.....            | 2,240                                    | 11   | 2,251   | 151  | 2,402                          |
| Vernon.....               | 1,264                                    |  | 1,264   | 160  | 1,424                          |
| British Columbia.....     | 3,504                                    | 11   | 3,515   | 311  | 3,826                          |
| Calgary.....              | 3,004                                    | 2  | 3,006   | 536  | 3,542                          |
| Edmonton.....             | 4,101                                    |  | 4,101   | 2,004  | 6,105                          |
| Alberta.....              | 7,105                                    | 2  | 7,107   | 2,540  | 9,647                          |
| Regina.....               | 2,176                                    | 18   | 2,194   | 1,057  | 3,251                          |
| Saskatoon.....            | 2,233                                    |  | 2,233   | 318  | 2,551                          |
| Prince Albert.....        | 1,691                                    |  | 1,691   | 1,535  | 3,226                          |
| Saskatchewan.....         | 6,100                                    | 18   | 6,118   | 2,910  | 9,028                          |
| Manitoba.....             | 3,711                                    |  | 3,711   | 891  | 4,602                          |
| Ontario.....              | 1,981                                    | 184  | 2,165   |  | 2,165                          |
| Quebec.....               | 490                                      | 4  | 494   |  | 494                            |
| New Brunswick.....        | 719                                      |  | 719   |  | 719                            |
| Nova Scotia.....          | 498                                      |  | 498   |  | 498                            |
| Prince Edward Island..... | 376                                      | 5  | 381   |  | 381                            |
| Maritime Provinces.....   | 1,593                                    | 5  | 1,598   |  | 1,603                          |
| Dominion total.....       | 24,484                                   | 224  | 24,708  | 6,652  | 31,360                         |

## SOLDIER GRANT ENTRIES

| District and Province     | Entries<br>during<br>year,<br>1928 | Total<br>soldier<br>grant<br>entries | Total<br>abandon-<br>ments<br>and<br>cancel-<br>lations<br>without<br>loan | Active Entries                     |                 |        |
|---------------------------|------------------------------------|--------------------------------------|--|------------------------------------|-----------------|--------|
|                           |                                    |                                      |  | Granted<br>loan<br>by the<br>Board | Without<br>loan | Total  |
| Vancouver.....            | 6                                  | 190                                  | 30   | 9                                  | 151             | 157    |
| Vernon.....               | 4                                  | 254                                  | 23   | 71                                 | 160             | 231    |
| British Columbia.....     | 10                                 | 444                                  | 53   | 80                                 | 311             | 391    |
| Calgary.....              | 39                                 | 1,355                                | 384  | 435                                | 536             | 971    |
| Edmonton.....             | 415                                | 5,515                                | 2,313  | 1,198                              | 2,004           | 3,202  |
| Alberta.....              | 454                                | 6,870                                | 2,697  | 1,633                              | 2,540           | 4,173  |
| Regina.....               | 91                                 | 1,706                                | 348  | 301                                | 1,057           | 1,358  |
| Saskatoon.....            | 2                                  | 709                                  | 237  | 154                                | 318             | 471    |
| Prince Albert.....        | 169                                | 3,744                                | 1,576  | 633                                | 1,535           | 2,168  |
| Saskatchewan.....         | 262                                | 6,159                                | 2,161  | 1,088                              | 2,910           | 3,998  |
| Manitoba.....             | 28                                 | 3,064                                | 1,353  | 820                                | 891             | 1,611  |
| Ontario.....              |                                    |                                      |  |                                    |                 |        |
| Quebec.....               |                                    |                                      |  |                                    |                 |        |
| New Brunswick.....        |                                    |                                      |  |                                    |                 |        |
| Nova Scotia.....          |                                    |                                      |  |                                    |                 |        |
| Prince Edward Island..... |                                    |                                      |  |                                    |                 |        |
| Maritime Provinces.....   |                                    |                                      |  |                                    |                 |        |
| Dominion total.....       | 754                                | 16,537                               | 6,264  | 3,621                              | 6,652           | 10,273 |

# LAND SETTLEMENT

## LOANS TO SETTLERS, DECEMBER 31, 1928

| District and Province    | Land purchase | Removal of encumbrances on soldier settlers' land | Permanent improvements | Stock and equipment special advances, etc. | Total loans    |
|--------------------------|---------------|---|------------------------|--|----------------|
|                          | \$ cts.       | \$ cts.   | \$ cts.                | \$ cts.                                    | \$ cts.        |
| Vancouver.....           | 5,938,281 78  | 292,826 28  | 1,320,332 91           | 2,663,119 65                               | 10,214,560 62  |
| Vernon.....              | 3,414,587 13  | 210,814 24  | 898,303 97             | 1,443,951 95                               | 5,967,657 29   |
| British Columbia.....    | 9,352,868 91  | 503,640 52  | 2,218,636 88           | 4,107,071 60                               | 16,182,217 91  |
| Calgary.....             | 8,899,612 64  | 391,791 32  | 1,480,955 62           | 5,110,808 49                               | 15,883,168 07  |
| Edmonton.....            | 7,263,233 82  | 408,033 68  | 1,678,418 68           | 6,325,382 34                               | 15,675,068 52  |
| Alberta.....             | 16,162,846 46 | 799,825 00  | 3,159,374 30           | 11,436,190 83                              | 31,558,236 59  |
| Regina.....              | 6,085,987 37  | 414,505 47  | 1,021,088 32           | 3,179,593 86                               | 10,701,175 02  |
| Saskatoon.....           | 5,638,471 56  | 326,789 29  | 1,127,135 39           | 3,523,823 60                               | 10,616,219 84  |
| Prince Albert.....       | 2,625,618 79  | 93,406 28   | 837,166 71             | 2,549,134 92                               | 6,105,326 70   |
| Saskatchewan.....        | 14,350,077 72 | 834,701 04  | 2,985,390 42           | 9,252,552 38                               | 27,422,721 56  |
| Manitoba.....            | 9,261,888 63  | 187,110 14  | 2,455,559 97           | 6,363,711 65                               | 18,268,270 39  |
| Ontario.....             | 6,304,263 98  | 194,964 45  | 455,968 61             | 2,188,344 09                               | 9,143,541 13   |
| Quebec.....              | 1,565,628 37  | 26,522 08   | 93,292 81              | 803,853 14                                 | 2,489,296 40   |
| Maritime Provinces.....  | 3,447,368 83  | 168,720 72  | 193,624 30             | 1,456,999 59                               | 5,266,713 44   |
| Head Office.....         | 27 10         |   |                        |  | 27 10          |
| Dominion totals.....     | 60,444,970 00 | 2,715,483 95                                      | 11,561,847 29          | 35,608,723 28                              | 110,331,024 52 |
| Advances to Indians..... |               |   |                        |  | 424,923 06     |
| Total.....               |               |   |                        |  | 110,755,947 58 |

## REVENUE AND REPAYMENTS

| District and Province                                 | Fiscal year 1927-28 | Part fiscal year 1928-29 to Dec. 31, 1928 |
|---|---------------------|---|
|   | \$ cts.             | \$ cts.                                   |
| Vancouver.....  | 361,213 16          | 268,654 82                                |
| Vernon.....   | 187,353 06          | 98,129 94                                 |
| British Columbia.....                                 | 548,566 22          | 366,784 76                                |
| Calgary.....  | 705,974 51          | 485,964 82                                |
| Edmonton.....   | 811,277 23          | 493,430 27                                |
| Alberta.....  | 1,517,251 74        | 979,395 09                                |
| Regina.....   | 581,179 09          | 389,320 12                                |
| Saskatoon.....  | 539,255 71          | 309,473 71                                |
| Prince Albert.....                                    | 333,573 47          | 185,864 68                                |
| Saskatchewan.....                                     | 1,454,008 27        | 884,658 51                                |
| Manitoba.....   | 399,035 40          | 300,335 67                                |
| Ontario.....  | 383,756 90          | 265,029 97                                |
| Quebec.....   | 104,324 87          | 77,419 16                                 |
| Maritime Provinces.....                               | 161,554 85          | 121,789 07                                |
| Department of Indian Affairs.....                     | 12,722 50           |   |
| Empire Settlement Repayments Canadian Government..... | 4,581,200 75        | 2,995,412 23                              |
|   | 76,660 61           | 96,851 43                                 |
|   | 4,657,861 36        | 3,092,263 66                              |

# SOLDIER SETTLEMENT BOARD OF CANADA

## REPAID LOANS IN FULL

| District and Province     | Total repaid loans |
|---------------------------|--------------------|
| Vancouver.....            | 158                |
| Vernon.....               | 57                 |
| British Columbia.....     | 215                |
| Calgary.....              | 107                |
| Edmonton.....             | 248                |
| Alberta.....              | 355                |
| Regina.....               | 127                |
| Saskatoon.....            | 68                 |
| Prince Albert.....        | 87                 |
| Saskatchewan.....         | 282                |
| Manitoba.....             | 66                 |
| Ontario.....              | 191                |
| Quebec.....               | 16                 |
| New Brunswick.....        | 47                 |
| Nova Scotia.....          | 45                 |
| Prince Edward Island..... | 49                 |
| Maritime Provinces.....   | 141                |
| Dominion total.....       | 1,266              |

## CIVILIAN PURCHASERS OF SOLDIER SETTLERS' LANDS

| District and Province     | Civilian purchasers of soldier settlers' lands | Civilian purchasers loans repaid |
|---------------------------|--|----------------------------------|
| Vancouver.....            | 455  | 40                               |
| Vernon.....               | 141  | 10                               |
| British Columbia.....     | 596  | 50                               |
| Calgary.....              | 264  | 7                                |
| Edmonton.....             | 534  | 30                               |
| Alberta.....              | 798  | 37                               |
| Regina.....               | 240  | 10                               |
| Saskatoon.....            | 207  | 6                                |
| Prince Albert.....        | 278  | 31                               |
| Saskatchewan.....         | 725  | 47                               |
| Manitoba.....             | 284  | 12                               |
| Ontario.....              | 249  | 13                               |
| Quebec.....               | 188  | 3                                |
| New Brunswick.....        | 126  | 3                                |
| Nova Scotia.....          | 60   | —                                |
| Prince Edward Island..... | 61   | 1                                |
| Maritime Provinces.....   | 247  | 4                                |
| Dominion total.....       | 3,087  | 166                              |



# LAND SETTLEMENT

## LAND SALES

|   | Cost to the Board | Selling price | Balance        |
|---|-------------------|---------------|----------------|
|   | \$ cts.           | \$ cts.       | \$ cts.        |
| 626 cases land and stock and equipment completely sold.....               | 12,730,231 29     | 13,086,535 18 | Cr. 356,303 89 |
| 684 cases land and stock and equipment sold (documents not complete)..... | 2,274,425 21      | 2,053,036 24  | Dr. 221,388 97 |
| 204 cases land sold, stock and equipment not sold....                     | 727,624 89        | 662,637 12    | Dr. 64,987 77  |
| 514 farm units resold.....  | 15,732,281 39     | 15,802,208 54 | Cr. 69,927 15  |

N.B.—In addition to the above land sales there are 2,051 completed sales for which figures are not available.

## TOTAL LANDS RESOLD BY DISTRICT

| District and Province     | Number of units | Cost to the Board | Selling price | Balance        |
|---------------------------|-----------------|-------------------|---------------|----------------|
|                           |                 | \$ cts.           | \$ cts.       | \$ cts.        |
| Vancouver.....            | 550             | 2,088,117 43      | 1,971,348 42  | Dr. 116,769 01 |
| Edmonton.....             | 182             | 754,295 76        | 704,989 91    | Dr. 49,305 85  |
| British Columbia.....     | 732             | 2,842,413 19      | 2,676,338 33  | Dr. 166,074 86 |
| Calgary.....              | 563             | 2,320,492 20      | 2,365,987 17  | Cr. 45,494 97  |
| Edmonton.....             | 880             | 2,527,301 87      | 2,658,697 85  | Cr. 131,395 98 |
| Alberta.....              | 1,443           | 4,847,794 07      | 5,024,685 02  | Cr. 176,890 95 |
| Regina.....               | 367             | 1,443,886 57      | 1,598,243 51  | Cr. 154,356 94 |
| Saskatoon.....            | 398             | 1,430,319 43      | 1,472,324 44  | Cr. 42,005 01  |
| Prince Albert.....        | 219             | 570,289 38        | 666,517 53    | Cr. 96,228 15  |
| Saskatchewan.....         | 984             | 3,444,495 38      | 3,737,085 48  | Cr. 292,590 10 |
| Manitoba.....             | 373             | 1,487,615 57      | 1,386,624 23  | Dr. 100,991 34 |
| Ontario.....              | 384             | 1,322,330 11      | 1,354,071 58  | Cr. 31,741 47  |
| Quebec.....               | 215             | 846,518 43        | 718,822 62    | Dr. 127,695 81 |
| New Brunswick.....        | 199             | 491,792 46        | 479,861 77    | Dr. 11,930 69  |
| Nova Scotia.....          | 107             | 275,748 46        | 250,253 37    | Dr. 25,495 09  |
| Prince Edward Island..... | 77              | 173,573 72        | 174,466 14    | Cr. 892 42     |
| Maritime Provinces.....   | 383             | 941,114 64        | 904,581 28    | Dr. 36,533 36  |
| Dominion total.....       | 4,514           | 15,732,281 39     | 15,802,208 54 | Cr. 69,927 15  |

N.B.—In addition to the above land sales there are 2,051 completed sales for which figures are not available.



# SOLDIER SETTLEMENT BOARD OF CANADA

## ESTATES AND FORECLOSURES STOCK AND EQUIPMENT SALES

| District and Province   | Number of cases | Disbursements | Receipts on resale | Deficit   |
|-------------------------|-----------------|---------------|--------------------|-----------|
|                         |                 | \$ cts.       | \$ cts.            | \$ cts.   |
| Vancouver.....          | 807             | 753,326 78    | 336,482 74         | 416,844   |
| Vernon.....             | 434             | 407,671 04    | 169,210 36         | 238,460   |
| British Columbia.....   | 1,241           | 1,160,997 82  | 505,693 10         | 655,304   |
| Calgary.....            | 917             | 1,314,229 46  | 502,001 39         | 812,228   |
| Edmonton.....           | 1,266           | 1,664,438 45  | 706,447 26         | 957,991   |
| Alberta.....            | 2,183           | 2,978,667 91  | 1,208,448 65       | 1,770,219 |
| Regina.....             | 686             | 755,616 47    | 285,506 45         | 470,110   |
| Saskatoon.....          | 599             | 762,224 44    | 320,006 37         | 442,218   |
| Prince Albert.....      | 412             | 498,119 61    | 215,434 93         | 282,684   |
| Saskatchewan.....       | 1,697           | 2,015,960 52  | 820,947 75         | 1,195,012 |
| Manitoba.....           | 1,709           | 2,372,852 08  | 693,597 81         | 1,679,254 |
| Ontario.....            | 435             | 433,827 85    | 220,698 18         | 213,129   |
| Quebec.....             | 262             | 384,821 63    | 187,983 56         | 196,838   |
| Maritime Provinces..... | 565             | 491,574 45    | 221,842 77         | 269,731   |
| Dominion total.....     | 8,092           | 9,838,702 26  | 3,859,211 82       | 5,979,490 |

## ESTATES AND FORECLOSURES

### REVENUE FROM LEASE RECEIPTS, SALE OF CROPS OR STANDING HAY DURING CALENDAR YEAR 1928

| District and Province   | Number of farms | Amount |
|-------------------------|-----------------|--------|
|                         |                 | \$     |
| Vancouver.....          | 130             | 7,16   |
| Vernon.....             | 179             | 15,33  |
| British Columbia.....   | 309             | 22,50  |
| Calgary.....            | 239             | 33,34  |
| Edmonton.....           | 294             | 20,77  |
| Alberta.....            | 533             | 54,12  |
| Regina.....             | 424             | 43,88  |
| Saskatoon.....          | 228             | 27,50  |
| Prince Albert.....      | 90              | 8,77   |
| Saskatchewan.....       | 742             | 80,11  |
| Manitoba.....           | 814             | 40,60  |
| Ontario.....            | 102             | 6,77   |
| Quebec.....             | 51              | 2,90   |
| Maritime Provinces..... | 22              | 7,77   |
| Dominion total.....     | 2,573           | 207,80 |

COLLECTION REPORT FOR COLLECTION YEAR ENDING JUNE 30, 1923

LAND SETTLEMENT

| District           | Total Amount due | Total Amount received as: |            |              |      |                    |              | Number of settlers with payments due | Settlers making payments: |              |        |                |          |
|--------------------|------------------|---------------------------|------------|--------------|------|--------------------|--------------|--------------------------------------|---------------------------|--------------|--------|----------------|----------|
|                    |                  | Due payments              |            | Leases, etc. |      | Total due payments |              |                                      | Per cent                  | Pre-payments |        | Total received | Per cent |
|                    |                  | \$                        | cts.       | \$           | cts. | \$                 | cts.         |                                      |                           | \$           | cts.   |                |          |
| Vancouver          | 379,363 54       | 220,976 23                | 7,138 13   | 228,114 36   | 60.1 | 80,437 91          | 308,552 27   | 1,408                                | 542                       | 735          | 1,277  | 90.7           | 298      |
| Vernon             | 286,134 16       | 123,829 40                | 14,427 57  | 138,256 97   | 48.3 | 25,133 96          | 163,390 93   | 837                                  | 275                       | 404          | 679    | 81.1           | 115      |
| Calgary            | 825,563 96       | 548,348 80                | 33,282 06  | 581,630 86   | 70.5 | 141,576 45         | 723,207 31   | 2,035                                | 912                       | 946          | 1,858  | 91.3           | 734      |
| Edmonton           | 846,181 26       | 609,541 56                | 23,228 09  | 632,769 65   | 74.8 | 183,340 75         | 816,110 40   | 2,815                                | 1,522                     | 1,096        | 2,618  | 93.0           | 1,035    |
| Regina             | 532,548 17       | 380,602 53                | 40,370 39  | 420,972 92   | 79.0 | 96,406 34          | 517,379 26   | 1,490                                | 781                       | 594          | 1,375  | 92.3           | 231      |
| Saskatoon          | 584,943 65       | 391,916 15                | 31,398 73  | 423,314 88   | 72.4 | 92,425 77          | 515,740 65   | 1,630                                | 612                       | 917          | 1,529  | 93.8           | 411      |
| Prince Albert      | 340,573 96       | 232,384 09                | 9,411 42   | 241,795 51   | 71.0 | 40,653 94          | 282,449 45   | 1,380                                | 651                       | 567          | 1,218  | 88.3           | 342      |
| Manitoba           | 574,168 57       | 245,417 03                | 30,392 41  | 275,809 44   | 48.0 | 43,534 27          | 319,343 71   | 1,767                                | 378                       | 811          | 1,189  | 67.3           | 156      |
| Toronto            | 377,351 10       | 252,257 32                | 6,189 16   | 258,446 48   | 68.5 | 76,547 51          | 334,993 99   | 1,313                                | 672                       | 547          | 1,219  | 93.6           | 214      |
| Ottawa             | 13,171 82        | 8,254 78                  | 438 74     | 8,693 52     | 66.0 | 6,762 93           | 15,456 45    | 61                                   | 29                        | 31           | 60     | 98.4           | 16       |
| Quebec             | 65,819 83        | 43,788 70                 | 3,826 03   | 47,614 73    | 72.3 | 15,210 61          | 62,825 34    | 226                                  | 103                       | 120          | 223    | 98.7           | 44       |
| Maritime Provinces | 198,863 72       | 99,610 66                 | 2,621 21   | 102,231 87   | 51.4 | 44,562 72          | 146,794 59   | 964                                  | 371                       | 489          | 860    | 89.2           | 182      |
| Dominion total     | 5,024,683 74     | 3,156,927 25              | 202,723 94 | 3,359,651 19 | 66.9 | 846,593 16         | 4,206,244 35 | 15,926                               | 6,848                     | 7,257        | 14,105 | 88.6           | 3,778    |

Of the 14,105 settlers who have...

Of the 14,105 settlers who have made payments—6,848, or 48.6 per cent, paid in full; 7,257, or 51.4 per cent, paid in part.

















# (LAND SETTLEMENT)

## EIGHTH REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

DECEMBER 31, 1929



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1930





5A1 VA 20  
-R27

# LAND SETTLEMENT

## EIGHTH REPORT OF THE SOLDIER SETTLEMENT BOARD OF CANADA

DECEMBER 31, 1929



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1930



To *His Excellency the Right Honourable Viscount Willingdon, G.C.S.I.,  
G.C.M.G., G.C.I.E., Governor General and Commander in Chief of the  
Dominion of Canada.*

MAY IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to Your Excellency the eighth report of the Soldier Settlement Board of Canada on its activities and operations from January 1, 1929, to December 31, 1929.

I have the honour to be,

Your Excellency's most obedient servant,

CHARLES STEWART,  
*Acting Minister of Immigration and Colonization.*

OTTAWA, February 15, 1930.

OTTAWA, February 14, 1930.

To the Honourable  
the Acting Minister of Immigration and Colonization.

The Soldier Settlement Board of Canada submits its eighth report on its activities and operations from January 1, 1929, to December 31, 1929.

J. G. RATTRAY,  
*Chairman.*

E. J. ASHTON,  
*Commissioner*

S. MABER,  
*Commissioner*



## FOREWORD

In presenting its Eighth Annual Report, the Soldier Settlement Board hopes that it will be carefully read and studied.

The report presents in detail what has been done during the year 1929, but I wish to point out some of the main features.

The Financial Section is important and it is well to note that for the calendar year 1929, the board paid into the public treasury the sum of \$4,279,-129.43.

In order to do this, the settlers' agricultural production must have been between twenty and twenty-five millions of dollars in value. I wish to impress this because it is a feature of soldier settlement liable to be overlooked in the attention paid to the failure cases. It is worth noting that while a number of settlers during the past year have given up their farms, the amount paid into the treasury is about the same as during previous years. The total loan payments turned in by the board since its inception amount to \$43,138,684.45.

During 1929 the Audit Board of Canada, on the instructions of the Treasury Board, made an independent examination of the finances and operations of the Soldier Settlement Board since its inception. This report is now in the hands of the Government.

Much of the time of the field staff during 1928, and part of 1929, was taken up in land revaluation duties. As soon as the greater part of this was completed, specific efforts were made to dispose of lands that had reverted to the board. During 1929 a total of 1,286 parcels of land were sold at an aggregate price of \$2,893,413, or in other words, nearly three million dollars worth of land became interest bearing and taxable. It is worthy of note that the majority of these sales were made to farmers or farmers' sons, resident in the immediate district. This is a favourable commentary on the soundness of agricultural conditions in Canada.

Our intensified efforts to dispose of surplus lands will be continued in the hope that all reverted properties will, in a year or two, become revenue producing and taxable. I should like to remark here that it is reasonable to believe that Canadian farm lands are now as low in price as they will ever be, and that it is a good time for farmers to buy—that is—if we are justified in our vision of the future of Canada.

Revaluation is nearing completion. Less than one hundred field appraisals are still to be made. The average reduction given on revaluation is about 24 per cent and entails writing off some seven million dollars of the advances made to soldier settlers. The full effect of revaluation will not be apparent for about two years. In the meantime, every effort will be made to see that the maximum

benefit of this legislation is obtained by the settler. This will be done by close and careful supervision and advice to the settlers who have not been as successful as had been hoped, and also by some modification of the annual payments where there is reasonable possibility of ultimate success.

The point is sometimes raised as to why so many soldier settlers have vacated their farms. A study of the question suggests a comparison of the average period of tenure of soldier settlers with that of other farmers. Approximately fifty-five per cent of the soldier settlers established by the board are still on their original land holdings and on the average they have been farming for eleven years. Information gathered by the board on this subject, although not complete for the Dominion, indicates that in the prairie provinces, the average tenure of other farmers is in the neighbourhood of eleven years. From the above, it will be seen that soldier settlers compare favourably in this respect with other farmers.

When a settler voluntarily leaves his farm, he executes a Quit Claim Deed. If the board takes foreclosure proceedings, the settler is served with a Thirty Day Notice of Cancellation of Contract. If the settler objects, he has thirty days in which to appeal to the head office of the board. When such appeals are received, a thorough investigation is personally made by the Chairman of the board, or by one of the commissioners. Every possible consideration is shown to the settler, and he is treated with the utmost fairness and sympathy.

Among our settlers there are many who have made an outstanding success, and in order that there may be a public record, illustrative of the part played by soldier settlers and British families in the agricultural development of Canada, an appendix to this report is being issued, which will, I think, be of interest to all Canadians concerned in the welfare of returned soldiers, and in the settlement and agricultural development of this country.

J. G. RATTRAY,  
*Chairman.*

## EIGHTH REPORT OF THE

# SOLDIER SETTLEMENT BOARD OF CANADA

### AGRICULTURAL CONDITIONS

Seasonal conditions must be taken into consideration in reviewing the progress of settlers on the land. The season of 1929 followed a year in which Canada was able to record the largest grain crop in her history, with a wheat yield alone of 566 million bushels. While the official estimate of the 1929 crop at the close of the year was only 299,520,000 bushels, it should be remembered that in the five-year period from 1920 to 1924 inclusive the average yield was 340,000,000 bushels. For all principal field crops the estimated value in 1929 was \$986,986,000, compared with \$1,125,003,000 in 1928.

A circumstance that worked to the advantage of farmers in the Prairie Provinces was the lessened cost of harvesting operations, due to the smaller bulk of straw and the increased use of the harvester combine. The grade, too, was uniformly high, by far the greater proportion of the wheat cut in the three prairie provinces being of contract grade. Live stock wintered well and there was ample feed when spring work commenced. Some welcome moisture was received during the last week in May, but as the season progressed the absence of rain retarded growth, as a result of which the yield was greatly diminished. Farmers harvested their crops at a minimum of expense and their operations were completed unusually early, enabling them to cultivate their land before the arrival of frost. At freeze-up it was estimated that from 80 to 85 per cent of the land for next year's crop was ploughed, as compared with little more than 50 per cent in the fall of 1928. During the early winter there was a generous fall of snow, which gives promise of abundant moisture in the spring. A good deal of new land was broken and developed last fall by board settlers and others. This was especially the case in northern Saskatchewan, where about 9,000 acres of new breaking was done. In the northern part of Alberta there was a heavy influx of land settlers from the United States and from other provinces of the Dominion and many new homesteads were taken up.

British Columbia's climate varies greatly in the different sections of the province. In the central area comparatively good yields were obtained. In the Nechako valley oats yielding from 80 to 100 bushels were fairly common. In the Fraser valley a good grain crop was harvested. Poultry raising is very popular in this valley and poultrymen obtained higher prices for their eggs than in the previous year.

In western Ontario yields were good, but in other parts settlers' returns were somewhat below average owing to dry weather. Farmers have been feeding cows on winter rations since the first of October. There was a satisfactory yield of fruit of good quality. Poultrymen had a good year and the buying of baby chicks is increasing throughout the province.

Conditions in Quebec were on the whole satisfactory. The maple sugar crop did not yield as large returns as in 1928, but prices were steady and farmers were satisfied. Milch cows throughout the province remained high in price, a



contributing factor being heavy shipments to United States purchasers. Pork prices advanced and although mill feeds were high in cost farmers were able to realize a profit from their hog-raising operations.

In the northern part of New Brunswick there was ample moisture, but below the Miramichi river an unusually dry spell had a retarding effect and crops were below the average. The potato crop, though slightly below average in yield, brought from \$2 to \$2.75 a barrel in the field in the digging season. Since then the market has become stocked, and prices have declined.

In Prince Edward Island crops were fair only, having suffered from dry weather, but seed potatoes commanded a good price. In western Nova Scotia the apple crop was large but prices only fair. Field crops in the remainder of the province were up to the average with the exception of hay.

## SOLDIER SETTLEMENT OPERATIONS

### Financial

The following statement covers the operations of the board to the end of the last calendar year, 1929. Loans have been granted amounting to \$111,447,209.77 to 24,715 soldier settlers and the privileges of the Act have been extended to 6,955 others who have taken up soldier grant lands and have not asked for financial assistance. The loans granted were for the following purposes:—

|                                     |                  |
|-------------------------------------|------------------|
| Purchase of land . . . . .          | \$ 60,492,778 14 |
| Removal of encumbrances . . . . .   | 2,715,483 95     |
| Permanent improvements . . . . .    | 11,593,099 88    |
| Stock, equipment, etc. . . . .      | 36,217,259 56    |
| Indian soldier settlement . . . . . | 428,588 24       |

|                       |                  |
|-----------------------|------------------|
| Total loans . . . . . | \$111,447,209 77 |
|-----------------------|------------------|

The amount loaned has been substantially reduced, the present investment, including unpaid interest, being \$71,715,941.80. Since the inception of the scheme loan payments have totalled \$43,138,684.45, of which \$13,907,743.55 is revenue, being interest payments. In the last calendar year payments amounted to \$4,279,129.43, of which \$1,883,244.73 was for interest. The repayment of this public investment to the Treasury calls for much more than ordinary collection procedure, the board's field staff being constantly employed in seeing that the farms remain revenue producing. This is required from a security point of view, and in protection of the public asset as represented by soldier settlement farms. The second special feature is that, following the revaluation of settlers' lands, this measure of relief is not completed in some cases with the repricing of the land. The board has made a reclassification and regrading of settlers in order that its field advisory services may be better directed in assisting those settlers whose position, following revaluation, indicates that supervision is required.

In the collection year which ended June 30, 1929, soldier settlers paid in \$3,974,035.90 against \$5,052,065.68, the amount due. This sum was made up of the following items:—

|                        |                 |
|------------------------|-----------------|
| Due payments . . . . . | \$ 2,815,944 22 |
| Leases, etc. . . . .   | 186,043 37      |
| Prepayments . . . . .  | 972,045 31      |

These figures represent a percentage of 59.4 of the due payments, and with pre-payments, 78.7 per cent.

The number of settlers with payments due was 15,088. Of these 6,111 made payments in full and 7,639 payments in part. Ninety-one per cent of the settlers made payments and 3,560 settlers made pre-payments.

## LAND SETTLEMENT

The highest percentage of payments received was from the board district of Quebec which paid 76.3 per cent of the amount due. Ontario was second with 69.3 per cent.

The new collection period opened on July 1, 1929, and the last date covered in this report is December 31, when of the amount due \$5,155,404.21, the amount of due payments received was \$1,808,535.34, or 35.1 per cent. The province of Quebec shows the highest percentage of repayments, 53.9 for the period and Manitoba second with 51.7 per cent. In addition to due payments, soldier settlers paid in \$520,537.62 in pre-payments and \$124,982.92 was collected as rentals on leased lands. As the last collection period will not be completed until the thirtieth of June next the amount received for the collection year will be considerably increased over the amount stated.

Since the beginning 1,447 soldier settlers have repaid their whole debt to the Board.

### Indian Soldier Settlers

Loans granted to Indian soldier settlers, and administered by the Department of Indian Affairs now amount to \$307,300.25. The amount repaid by these settlers to the present date is \$125,550.41, of which \$42,491.90 is interest.

### Insurance

The amount of fire insurance in force covering the board's properties as at December 31, 1929, is \$22,461,008.03, of which \$18,051,325.14 is carried in approved tariff companies and \$4,409,682.89 is carried in approved farmers' mutual companies. This insurance covers the following items:—

|                             |                  |
|-----------------------------|------------------|
| On buildings.....           | \$ 20,721,293 35 |
| On stock and equipment..... | 860,025 41       |
| On household furniture..... | 696,646 97       |
| On farm produce.....        | 183,042 30       |
|                             | <hr/>            |
|                             | \$ 22,461,008 03 |

The insurance in the tariff companies is written at a cost for the triennial period of \$418,293.99, or at a rate of approximately seventy-seven cents per hundred dollars annually, while the insurance in the mutual companies costs \$73,459.64, or at a rate of approximately fifty-five cents per hundred dollars annually. The cash cost of the mutual insurance is really less than the figures show, as the premiums are calculated partially on a premium note basis.

The fire loss ratio on the board's risks for the past year continues to compare favourably with losses on general farm business in the Dominion, which in the year 1928 amounted to 72.94 per cent. The amount recovered with respect to fire losses during the past year is \$113,243.30. A large proportion of the risks in tariff companies and all of the insurance in mutual companies is placed by the settlers, and the premiums paid by them without any financial assistance from the board.

### Soldier Grant Entries

During the year 654 soldier grant entries were made. Cancellations during the year reduced this number to a net of 303, bringing the total of active soldier grant entries since the inception of the Scheme to 10,576. Loans have been granted since inception in 3,621 cases and 6,955 have taken up their entries without financial assistance from the Board.



## REVALUATION OF SOLDIER SETTLER LANDS

In 1927, under the authority of an amendment to the Soldier Settlement Act, provision was made for the revaluation of lands which soldier settlers had agreed to purchase from the Soldier Settlement Board. This relief measure was passed owing to the deflation of land values. During the period of demobilization and for two or three years thereafter the board purchased lands at prevailing prices which have since that time in some cases declined. Under that legislation such soldier purchasers who had not assigned their interest in their land, whose agreements with the board had not been terminated or rescinded and who had not repaid their indebtedness to the board were entitled to make application for the revaluation of such land.

Further legislation by way of amendment to the Soldier Settlement Act was passed in 1928, whereby the benefits of revaluation were made applicable to settlers who received advances in respect to an amount loaned by the board under the Soldier Settlement Act of 1917 for, and expended in the purchase of agricultural land.

In order to carry out the provisions of the revaluation legislation it has been necessary to arrange for the re-appraisal of 8,119 farms located in the various provinces of Canada during the seasons which are suitable for satisfactory field inspection work.

As the amount of depreciation to be determined by the board in these cases is the amount by which the price at which the board agreed to sell the land and improvements to the settler exceeds the present value, the board has been obliged to reappraise these properties in their condition at the time of purchase, definitely establishing as a preliminary to such appraisal the condition of the land and buildings and other features bearing on the adaptability of the property for the purposes for which it was acquired; thereupon the properties were reappraised in that condition on the basis of present day values.

The appraisal then made, together with all data pertaining thereto, is first dealt with by a committee composed of senior members of the staff of the board in the district concerned.

The conclusions of this committee are reviewed by an independent advisory board, composed of local executives of mortgage companies, outstanding agriculturists and others familiar with the productivity and value of farms in the district.

By adopting this method an entirely independent group of opinions was made available to the board in its consideration of all questions of value and depreciation affecting the properties concerned.

The recommendation of the district office committee, as well as the independent advisory board, is thereupon submitted to the chairman and commissioner of the board at Ottawa for review in order that the amount of depreciation to which the settler may be entitled under this legislation might be finally determined.

When the reduction to which a settler is entitled has been finally established that amount, together with interest thereon from October 1, 1925, is credited to the settler's account, in accordance with the provisions of the revaluation amendment. Following is a brief summary of the work carried out in this connection:—

10,697 soldier settlers were eligible to make application for revaluation

8,322 settlers submitted applications for revaluation.

187 settlers withdrew their applications after submission.

8,103 farms of eligible applicants have been revalued in detail by the field staff of the board.

7,043 appraisals pertaining to revaluation have been reviewed by the board, checked with the title documents and disposed of by the final determination of the amount of depreciation to which the respective settlers may be entitled.

In those cases where settlers are dissatisfied with the award approved by the board provision is made in the legislation under which such settlers are enabled to appeal from the board's decision to the Exchequer Court of Canada. The procedure adopted in this connection has been simplified and legal technicalities have been avoided as far as possible.

The board has evidenced its desire to assist settlers who have appealed from its decision by arranging for the filing of such appeals and, within reason, making applications on their behalf for orders for extension of time for filing appeals where this action has not been taken within the time allowed by Order in Council, the board being willing at any time to render to an appealing settler any reasonable facilities he may request, with a view to enabling him to have his appeal heard with the least possible inconvenience to himself.

Dr. Charles Morse, K.C., Registrar of the Exchequer Court of Canada, has been appointed judge *ad hoc* under the authority of an Order in Council.

Sittings of the Exchequer Court of Canada in connection with the hearing of revaluation appeals have already been held in the provinces of Manitoba and Saskatchewan at points selected with a view to their proximity to the homes of appealing settlers in order that there may be no hardship through protracted and expensive absences from their farms.

During the next circuit of the Exchequer Court of Canada revaluation appeal cases arising in the province of British Columbia and Alberta will be heard, commencing at New Westminster on February 18, 1930. Such subsequent sittings of the Exchequer Court will be held as the necessity arises until all appeals have been disposed of.

A brief summary of the result of revaluation at present is as undernoted:—

5,640 soldier settlers have signified their concurrence in the revaluation awards approved by the board.

1,138 soldier settlers have not indicated either concurrence in or objection to the awards against them.

265 settlers have appealed to the Exchequer Court of Canada from the board's decision with respect to revaluation.

144 of these appeal cases have been disposed of by the judgment of the Exchequer Court of Canada.

129 of the appeals so disposed of were dismissed, the greater number by consent on the basis of amended award and without costs.

15 appeals have been sustained.

116 appeal cases are yet to be heard by the Exchequer Court of Canada.

The aggregate sale price of 7,043 farms in connection with which final awards have been approved is \$26,557,338 and the total reduction granted in these cases is \$6,379,930, representing an average depreciation in the value of these properties throughout Canada of 24 per cent.

#### Land Sales

A very important aspect of the board's work is the effective resale of properties which have reverted to the board. This particular type of work demands capable salesmanship, and a direction based on a thorough knowledge of local conditions, in order that the best possible prices may be secured for these properties.

## SOLDIER SETTLEMENT BOARD OF CANADA

This is essential on account of the provision in the Act that any surplus arising from the resale of these farms is refundable to the individual settler concerned. A dual trusteeship therefore exists, under which the board in securing the maximum return to the Treasury must, at the same time, fully protect the interests of the retiring settler.

Each year there are periods when it is possible to concentrate sales efforts on the more prosperous areas throughout the Dominion in order to take advantage of favourable selling conditions in each locality, and it is similarly necessary to temporarily withhold sales efforts in districts suffering adverse crop conditions.

From the inception of the board 6,435 of these farms (including resales) have been disposed of. During the year 1929 alone, 1,286 farms were sold at an aggregate price of \$2,893,413.

For the past three years the board's efforts with respect to land sales have been distinctly retarded on account of the fact that members of the staff, whose duties pertain to land sales were diverted from sales work in order to assist in the reappraisal of more than 8,000 soldier settler farms, so that the terms of the revaluation legislation might be carried out with the least possible delay.

Recently it was deemed advisable to carry out a complete stock taking by way of check appraisal of all properties on the board's hands for sale, in order to establish equitable up-to-date sale prices thereon. The board's recoverable asset represented in these lands is approximately ten million dollars.

At the rate of progress established by the 1929 sales, there is reason to believe that the lands at present on the board's hands will be disposed of within from three to four years, on the assumption that the present sales principles are adhered to.

The following is a schedule, by provinces, of sales completed last year:—

| Provinces             | Acreage sold | Total sale price | Average price per farm | Average acreage per farm |
|-----------------------|--------------|------------------|------------------------|--------------------------|
|                       |              | \$               | \$                     |                          |
| British Columbia..... | 16,120       | 625,539          | 2,662                  | 63.5                     |
| Alberta.....          | 62,485       | 608,056          | 2,023                  | 208.28                   |
| Saskatchewan.....     | 73,677       | 837,168          | 2,275                  | 200.2                    |
| Manitoba.....         | 35,931       | 474,923          | 2,339                  | 177.0                    |
| Ontario.....          | 11,685       | 223,700          | 2,237                  | 116.85                   |
| Quebec.....           | 3,230        | 62,768           | 2,183                  | 121.9                    |
| Maritimes.....        | 4,907        | 61,259           | 1,404                  | 119.7                    |
| Total.....            | 208,035      | 2,893,413        | 2,281                  | 163..                    |

In spite of generally backward agricultural conditions in Manitoba during the last few years, a total of 240 farms was resold in that province in 1929. In certain areas, particularly between lake Winnipeg and lake Manitoba and west of lake Manitoba there is a great deal of vacant abandoned farm land and the board, in common with loan and mortgage companies and insurance companies, has found it almost impossible to dispose of its properties in those districts on satisfactory terms. The situation is made more acute by the fact that the municipalities in these areas have hundreds of farms on their hands which they are offering for sale at only a fraction of their assessed value. An effort is being made to solve this problem, and it is possible that by co-operating with other large landholders the board may be able to consolidate the present small scattered holdings into comparatively solid blocks of land which can be operated successfully as cattle ranches, or as hay farms, or for other purposes.



In southern Saskatchewan only fair progress was made in reselling surplus farms. A good deal of time and effort was devoted to this work by our Saskatoon and Regina offices, but the 1929 crop in these districts was a disappointing one, and for this reason a number of the prospective purchasers who had been lined up were unable to take any definite steps with a view to purchasing the board's land. In the event of the 1930 crop season proving to be a satisfactory one, it is fully expected that many of these prospective purchasers will be in a position to make substantial payments and enter into agreements to purchase the farms which they have in view. In the meantime these farms are being leased under terms which provide that the land be properly cultivated and the buildings maintained in satisfactory repair.

In the northern part of Saskatchewan, which is administered from the Prince Albert office, very good progress was made in disposing of surplus farms and approximately 145 sales were completed in that district. This was due partly to the profitable crop which was taken off and partly to the new railway construction which has stimulated land sales in certain sections. Of the 145 sales, the purchasers were adjoining farmers in 50 cases, and in 59 cases they were local farmers' sons, or other men who had been leasing land, or had been engaged at farm work in the vicinity. The remaining 36 purchasers were newcomers to the district, many of whom came from the southern part of the province where their farming efforts had failed, due to drought and other adverse conditions.

In southern Alberta about 100 farms were resold during the year and most of these sales were to farmers who were already operating other land in the vicinity. Very few new settlers have gone into this district and for this reason the market for the board's land is limited largely to farmers who wish to enlarge their holdings. As a result of this limited demand for land, the good crops taken off in this district during 1927 and 1928 were not reflected to any great degree by increased land prices.

In northern Alberta progress was made during 1929, particularly in the Peace River country and some other pioneer districts. The total number of sales amounted to 201. As a whole the prices realized were satisfactory, and this applies particularly to the Peace River district. Many of the purchasers were local men, but many others came from the more southern part of the prairies, as well as from United States and there was also a substantial number of immigrants from Central Europe.

In the interior of British Columbia, which is administered from the Vernon office of the board, 98 farms were resold in 1929. There is a somewhat increased demand for land in this district and it is anticipated that this increased demand will continue for some time. A certain number of land purchasers were men who had been farming on the prairies, but there was also a substantial number of Central European immigrants who purchased land in this district from the board. The majority of these people were of German origin and it is expected that more Germans will purchase land during the next year or so. The influx of new settlers had the effect of stimulating the desire for land on the part of local farmers, who had been considering enlarging their holdings but who had not previously taken any definite action.

In the Vancouver district, 128 sales were effected during 1929. This district includes the coastal regions, Vancouver island, the Fraser River valley, the Cariboo district and the territory lying adjacent to the Canadian National railway between Fort Fraser and Prince Rupert. The sales in these areas have been maintained fairly well but the demand for land has been concentrated chiefly in the lower Fraser River valley. There has been very little activity in the Cariboo district or in the district east of Prince Rupert. For the most part

the purchasers have been local men, or parties who had been farming on the prairies, but who had sold out with the idea of spending the balance of their lives on the coast. Land prices in the immediate vicinity of Vancouver have been very well maintained but in the more outlying districts it has been necessary to accept reduced prices in order to effect sales.

Turning to Eastern Canada, in the province of Ontario, 117 farms were sold in 1929. In central Ontario, that is, in the vicinity of Toronto and west of Toronto, a fair demand for farms has been found and in the majority of cases the purchasers have been farmers established in the neighbourhood who wish to acquire farms for their sons or other relatives. In the dairy districts in eastern Ontario conditions have been rather backward and it has been difficult to secure buyers, and where sales have been made the purchasers in the majority of cases have been farmers who have desired to extend their holdings and increase their pasture. In northern Ontario, that is, north of lake Huron and west of lake Superior, a number of farms of the pioneer type have been resold to Finlanders and other European immigrants.

In the Maritime provinces, substantial progress has been made in reselling surplus farms. The demand for farm land in this part of the country has been due to some extent to the immigration of agricultural families from Great Britain. In spite of this influx of immigrants, land prices have not increased to any material extent on account of the large number of mediocre farms which have been vacant for several years. During the year 102 farms were resold and there are now only 69 properties remaining on the board's hands. A particular effort is being made to dispose of these properties at an early date in order that they may again be placed in production.

### GENERAL LAND SETTLEMENT

The work of the board under this heading includes various activities involved in connection with the following:—

- (a) 3,000 British Family Settlement agreement between the Imperial and Dominion Governments.
- (b) 500 New Brunswick Family Settlement agreement entered into by the Imperial, Dominion and New Brunswick Governments.
- (c) Aftercare of British Farm Worker agreement between the Imperial and Dominion Governments.
- (d) Land Settlement Service to Aliens, provided for in the agreement with the Canadian Railways.
- (e) Land Settlement Services available alike to newcomers and Canadians.

### **3,000 British Family Settlement Scheme**

This scheme provided for the settlement of 3,000 British families on farms owned by the Canadian Government. The British Government agreed to advance an average amount of \$1,500 to each family for the purchase of chattels. Administration of the scheme devolved upon the Land Settlement Branch, duties being to prepare farms for sale, purchase chattels for the families, supervise the family's operations, collect monies due and generally advise and assist the settler in the conduct of his work. Terms of repayment of loans extend over twenty-five years, interest at five per cent on the amortization plan. The agreement allowed for the replacement of families found unsuitable for settlement after completing a probationary period in this country.



# LAND SETTLEMENT

From the inception of this scheme to date, 3,349 families have come forward. Two thousand and forty-five families are now actively farming under land purchase agreement, the total purchase price being \$8,270,914.36. Five hundred and seventy-one families are still on probation. Eighty-six after arrival, did not take up occupancy of a board property, preferring to make their own way independently of the scheme and six hundred and forty-seven have withdrawn. Of the 3,349 families who came forward, 3,214 or 96 per cent are still in Canada and of these 2,829 are engaged in agriculture under the scheme or privately. Three hundred and eighty-five have taken up other lines of work.

The British Government has already advanced \$3,030,854.61 for the purchase of chattels and \$1,500,000 is still available for this purpose.

Notwithstanding the difficulties incident to establishment in a new country, the board has to date collected \$927,945.21, made up of: Principal \$618,780.52, interest \$309,164.69. This is encouraging and demonstrates that the families are making a real effort to succeed in their undertaking.

Details relating to settlement under this scheme, are given in tabulated form below:—

3,000 BRITISH FAMILY SETTLEMENT SCHEME, DECEMBER 31, 1929

| District           | Number of family arrivals | Capital      |                           | Souls        |                    | Workers                               | Number withdrawn from settlement | Certificates cancelled after arrival |
|--------------------|---------------------------|--------------|---------------------------|--------------|--------------------|---------------------------------------|----------------------------------|--------------------------------------|
|                    |                           | Total amount | Average amount per family | Total number | Average per family | Number available (including settlers) |                                  |                                      |
|                    |                           | £            | £                         |              |                    |                                       |                                  |                                      |
| Vancouver.....     | 289                       | 27,775       | 96                        | 1,599        | 5.5                | 506                                   | 84                               | 5                                    |
| Vernon.....        | 88                        | 9,475        | 108                       | 446          | 5.1                | 149                                   | 39                               | 1                                    |
| Calgary.....       | 404                       | 28,540       | 70                        | 2,071        | 5.1                | 817                                   | 49                               | 10                                   |
| Edmonton.....      | 537                       | 33,466       | 62                        | 3,083        | 5.7                | 1,040                                 | 46                               | 20                                   |
| Prince Albert..... | 216                       | 12,148       | 56                        | 1,225        | 5.6                | 423                                   | 27                               | 4                                    |
| Saskatoon.....     | 296                       | 19,115       | 64                        | 1,610        | 5.4                | 557                                   | 61                               | 6                                    |
| Regina.....        | 313                       | 19,337       | 62                        | 1,662        | 5.3                | 560                                   | 90                               | 12                                   |
| Winnipeg.....      | 399                       | 23,679       | 59                        | 2,231        | 5.6                | 807                                   | 88                               | 12                                   |
| Toronto.....       | 316                       | 17,607       | 56                        | 1,822        | 5.8                | 629                                   | 67                               | 13                                   |
| Sherbrooke.....    | 98                        | 3,845        | 39                        | 580          | 6.0                | 199                                   | 26                               | 2                                    |
| St. John.....      | 393                       | 20,529       | 52                        | 2,325        | 5.9                | 807                                   | 70                               | 1                                    |
| Dominion totals..  | 3,349                     | 215,516      | 64                        | 18,654       | 5.6                | 6,494                                 | 647                              | 86                                   |

## SUMMARY OF ARRIVALS

|           |       |
|-----------|-------|
| 1925..... | 466   |
| 1926..... | 1,042 |
| 1927..... | 1,122 |
| 1928..... | 367   |
| 1929..... | 352   |

## 00 New Brunswick British Family Settlement Scheme

Under an agreement to which the British Government, the Canadian Government and the New Brunswick Government were parties, 500 families are to be settled in New Brunswick over a period of five years, beginning 1928. The New Brunswick Government undertook to supply the farms, the British Government to advance up to \$1,500 per family for the purchase of chattels and the Dominion Government to be responsible for establishment and supervision, collection of monies due and administration duties in connection with the scheme. Of the 198 families brought forward thus far, 188 are actively farming under the

# SOLDIER SETTLEMENT BOARD OF CANADA

scheme. Great care in the selection of families for this project is being exercised by the department and this, it is felt, is being amply justified by the very satisfactory progress to date.

The table hereunder summarizes settlement under this heading:—

|  |                    |  |
|--|--------------------|--|
| <b>ARRIVALS—</b>   |                    |  |
| Total number of families arrived to December 31, 1929..... | 198                |  |
| Number arrived in 1928.....                                | 94                 |  |
| Number arrived in 1929.....                                | 104                |  |
| <b>SOULS—</b>  |                    |  |
| (a) Total number.....                                      | 1,251              |  |
| (b) Average number per family.....                         | 6.5                |  |
| <b>CAPITAL—</b>  |                    |  |
| (a) Total amount.....                                      | £14,702 (\$70,116) |  |
| (b) Average amount per family.....                         | £74 (\$356)        |  |
| <b>FAMILIES WITH—</b>                                      |                    |  |
| (a) Agricultural experience prior to migrating.....        | 194                |  |
| (b) War Service.....                                       | 85                 |  |
| <b>WORKERS—</b>  |                    |  |
| Number available.....                                      | 428                |  |
| <b>WITHDRAWN FROM SETTLEMENT—</b>                          |                    |  |
| Families who have withdrawn from settlement.....           | 10                 |  |

## British Farm Workers—Placement and Aftercare

Empire Settlement rate in 1929 was not extended to single men as a result of which the cases received by the branch for placement and five years aftercare were confined to families.

During the year 46 families reported to the branch and were placed. Aftercare reports indicate that at the end of the year 69.6 per cent were in farm work and 13 per cent were following other occupations. Definite information is not available as to the occupation and whereabouts of 17.4 per cent.

## British Farm Workers—Aftercare

During 1929, the board received for five years aftercare, 1,131 new cases. Of these, 531 were families brought forward by approved organizations who guaranteed initial placement at farm work; 392 were families and 53 were juveniles who migrated as a result of nominations arising in Canada; 155 were single men who came forward in 1928 under the auspices of the Salvation Army at Empire Settlement rate, but these cases were not turned over to the branch for aftercare until after issuance of our 1928 report.

The table hereunder summarizes the work in this connection:—

| Category                           | Cases received for aftercare | Cases reported on to date | Disposition of cases at December 31, 1929 |      |                     |      |  |      |   |      |   |      |
|------------------------------------|------------------------------|---------------------------|---|------|---------------------|------|--|------|---|------|---|------|
|                                    |                              |                           | In farm work                              |      | In other employment |      | Reported employer and left (whereabouts unknown) |      | Did not report employer (whereabouts unknown) |      | Miscellaneous: deported, deceased, etc. |      |
|                                    |                              |                           | No.                                       | p.c. | No.                 | p.c. | No.  | p.c. | No.   | p.c. | No.                                     | p.c. |
| Canadian National Railways.....    | 104                          | 82                        | 39  | 47.6 | 12                  | 14.6 | 22   | 26.8 | 6   | 7.3  | 3                                       | 3.7  |
| Canadian Pacific Railway.....      | 396                          | 206                       | 108                                       | 52.4 | 22                  | 10.7 | 47   | 22.8 | 9   | 4.4  | 20                                      | 9.7  |
| Hudson's Bay Co.....               | 20                           | 13                        | 7   | 53.8 | 1                   | 7.7  | 3  | 23.1 | 1   | 7.7  | 1                                       | 7.7  |
| Alberta Government.....            | 11                           | 6                         | 3   | 50.0 | 1                   | 16.7 | 2  | 23.3 |   |      |   |      |
| *Salvation Army.....               | *155                         | 145                       | 75  | 51.7 | 7                   | 4.8  | 59   | 40.7 | 4   | 2.8  |   |      |
| Nominations arising in Canada..... | 445                          | 272                       | 239                                       | 87.9 | 25                  | 9.2  | 8  | 2.9  |   |      |   |      |
| Totals.....                        | 1,131                        | 724                       | 471                                       | 65.0 | 68                  | 9.4  | 141  | 19.5 | 20  | 2.8  | 24                                      | 3.3  |

\* Came forward in 1928.

## LAND SETTLEMENT

The Empire Settlement Agreement stipulates that the Canadian Government shall give five years aftercare to all migrants who come forward under Empire Settlement rate. The total number of cases received by the Land Settlement Branch to date involving five years aftercare, not including families under the 3,000 and New Brunswick Family Schemes, is as follows:—

| Year        | Families | Single men | Trainees | Total  |
|-------------|----------|------------|----------|--------|
| 1926.....   | 639      | 1,749      | 98       | 2,486  |
| 1927.....   | 1,125    | 5,053      | 388      | 6,566  |
| 1928.....   | 1,127    | 5,722      | 1,382    | 8,231  |
| 1929.....   | 969      | 53*        | .....    | 1,022  |
| Totals..... | 3,860    | 12,577     | 1,868    | 18,305 |

\* Juveniles.

### Placement of Trainees

The movement to Canada of young men specially trained in agriculture in the Old Country to fit them for farm work here, continued in 1929. The board was called upon to place a substantial proportion of the migrants of this class who came forward. The work was confined almost entirely to trainees destined for the Prairie Provinces.

The table hereunder records the numbers dealt with:—

| District            | Number placed in farm work |
|---------------------|----------------------------|
| Vancouver.....      | 5                          |
| Vernon.....         | 1                          |
| Calgary.....        | 426                        |
| Edmonton.....       | 272                        |
| Prince Albert.....  | 64                         |
| Saskatoon.....      | 211                        |
| Regina.....         | 250                        |
| Winnipeg.....       | 355                        |
| Toronto.....        | 41                         |
| Westerbrooke.....   | 4                          |
| St. John.....       | 1                          |
| Dominion total..... | 1,630                      |

### Directing Certificates

The following table records the numbers of migrants who reported to Land Settlement District offices carrying Directing Certificates issued by the department's agents in Great Britain and the United States. These newcomers were assisted in connection with their various settlement problems, as is provided for under the department's Land Settlement Service.

# SOLDIER SETTLEMENT BOARD OF CANADA

| District             | Number presented from: |               |       |
|----------------------|------------------------|---------------|-------|
|                      | Great Britain          | United States | Total |
| Vancouver.....       | 10                     | 6             | 16    |
| Vernon.....          | 5                      | 3             | 8     |
| Calgary.....         | 32                     | 20            | 52    |
| Edmonton.....        | 18                     | 86            | 104   |
| Prince Albert.....   |                        | 2             | 2     |
| Saskatoon.....       | 20                     | 10            | 30    |
| Regina.....          | 10                     | 5             | 15    |
| Winnipeg.....        | 12                     | 7             | 19    |
| Toronto.....         | 44                     | 3             | 47    |
| Sherbrooke.....      | 7                      |               | 7     |
| St. John.....        | 5                      | 2             | 7     |
| Dominion totals..... | 163                    | 144           | 307   |

## Investigations

In the conduct of land settlement and placement work, special investigations are frequently required by the department both before and after arrival of the immigrant. Special investigations during the year totalled 5,480. The table hereunder indicates the nature and extent of this work:—

| District          | Nomination of                |           |                   | Aliens    |                       | Collection of Assisted Passage money | Miscellaneous | Total |
|-------------------|------------------------------|-----------|-------------------|-----------|-----------------------|--------------------------------------|---------------|-------|
|                   | Married British farm workers | Juveniles | Household workers | Admission | Settlement conditions |                                      |               |       |
| Vancouver.....    | 38                           | 8         | 44                | 69        | 5                     | 28                                   | 3             | 193   |
| Vernon.....       | 108                          | 6         | 13                | 48        | 27                    | 22                                   |               | 222   |
| Calgary.....      | 125                          | 15        | 41                | 5         | 80                    | 33                                   | 77            | 370   |
| Edmonton.....     | 88                           | 16        | 33                | 18        | 600                   | 150                                  | 737           | 1,644 |
| Prince Albert.... | 55                           |           |                   |           | 121                   | 19                                   | 346           | 541   |
| Saskatoon.....    | 70                           | 9         | 27                | 25        | 74                    | 67                                   | 6             | 278   |
| Regina.....       | 79                           | 7         | 46                | 20        | 84                    | 30                                   | 46            | 311   |
| Winnipeg.....     | 37                           | 21        | 49                | 48        | 110                   | 38                                   | 13            | 311   |
| Toronto.....      | 200                          | 12        | 174               | 609       | 158                   | 47                                   |               | 1,200 |
| Sherbrooke.....   | 14                           |           | 10                | 122       | 49                    | 22                                   | 1             | 216   |
| St. John.....     | 40                           | 5         | 46                | 27        | 15                    | 11                                   | 34            | 177   |
| Dominion totals.. | 854                          | 99        | 483               | 991       | 1,323                 | 467                                  | 1,263         | 5,480 |

NOTE.—Miscellaneous investigations relate to matters pertaining to:—Boys' Land Settlement Scheme—Special enquiries from residents of Great Britain, Canada and the United States—Commutation of Pensions for ex-members R.I.C.—Hebridean Cottages—Lapsed Grants, etc.

## Farm Labour Placements

In the conduct of settlement and aftercare work many placements and replacements have to be made. A complete record of placements effected by the branch during the year is given in the table on next page.



# LAND SETTLEMENT

## FARM LABOUR PLACEMENTS AND REPLACEMENTS

| Nationality                   | Vancouver |    | Vernon |    | Calgary |    | Edmonton |     | Prince Albert |    | Saskatoon |    | Regina |    | Winnipeg |    | Toronto |    | Sherbrooke |    | St. John |     | Head Office |    | Totals |     |
|-------------------------------|-----------|----|--------|----|---------|----|----------|-----|---------------|----|-----------|----|--------|----|----------|----|---------|----|------------|----|----------|-----|-------------|----|--------|-----|
|                               | S.        | M. | S.     | M. | S.      | M. | S.       | M.  | S.            | M. | S.        | M. | S.     | M. | S.       | M. | S.      | M. | S.         | M. | S.       | M.  | S.          | M. | S.     | M.  |
| B.F. Scheme.....              | 11        | 30 | 2      |    |         |    | 2        | 22  | 17            | 25 | 9         | 35 | 11     | 32 | 13       | 36 | 7       | 37 | 5          | 17 | 97       | 203 |             |    | 191    | 483 |
| British.....                  | 19        | 4  | 3      | 7  | 542     | 14 | 613      | 41  | 96            |    | 436       | 9  | 440    | 27 | 593      | 6  | 263     | 33 | 2          |    |          | 52  | 1           |    | 3,059  | 142 |
| Canadian.....                 |           |    |        |    |         |    | 589      |     |               |    |           |    |        |    |          |    | 2       |    |            |    |          |     |             |    | 591    |     |
| Danish.....                   |           |    |        |    | 1       |    | 3        |     |               |    |           |    |        |    |          |    | 3       | 1  |            |    |          |     |             |    | 7      | 1   |
| Dutch.....                    | 1         |    |        |    |         |    |          |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 1      |     |
| Finish.....                   |           |    |        |    |         |    | 1        |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 1      |     |
| French.....                   |           |    |        |    |         |    | 2        |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 1      |     |
| German.....                   |           |    |        |    |         |    | 2        |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 1      |     |
| Hungarian.....                |           |    |        |    |         |    | 2        |     |               |    |           |    |        |    |          |    | 1       |    |            |    |          |     |             |    | 2      |     |
| Norwegian.....                |           |    |        |    |         |    | 3        |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 3      |     |
| Polish.....                   |           |    |        |    |         |    | 2        |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 2      |     |
| Slav-Czecho.....              |           |    |        |    |         |    | 4        |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 3      |     |
| Swedish.....                  |           |    |        |    |         |    | 8        |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 3      |     |
| Swiss.....                    |           |    |        |    |         |    |          |     |               |    |           |    |        |    |          |    |         |    |            |    |          |     |             |    | 4      |     |
| Ukranian.....                 | 1         |    |        |    |         |    |          |     |               |    |           |    |        |    |          |    | 1       |    |            |    |          |     |             |    | 8      |     |
| United States of America..... |           |    |        |    |         |    |          |     |               |    |           |    |        |    |          |    | 1       |    |            |    |          |     |             |    | 1      |     |
| Others.....                   |           |    |        |    |         |    | 46       | 48  |               |    | 4         |    |        |    |          |    | 1       |    |            |    |          |     |             |    | 2      |     |
| Totals.....                   | 32        | 34 | 5      | 7  | 563     | 63 | 1,276    | 112 | 113           | 25 | 449       | 44 | 451    | 59 | 613      | 42 | 282     | 71 | 7          | 17 | 97       | 203 | 52          | 1  | 3,940  | 678 |
| Dependents.....               | 65        | 13 |        |    | 172     |    | 360      |     | 77            |    | 110       |    | 136    |    | 143      |    | 185     |    | 83         |    | 598      |     | 1           |    | 1,943  |     |
| Domestics.....                |           |    | 4      |    | 7       |    | 10       |     | 1             |    | 13        |    | 42     |    | 14       |    | 7       |    | 3          |    | 88       |     |             |    | 189    |     |
| Grand Total.....              | 131       | 29 |        |    | 805     |    | 1,758    |     | 216           |    | 616       |    | 688    |    | 812      |    | 545     |    | 110        |    | 986      |     | 54          |    | 6,750  |     |

N.B.—Placements under this heading from inception 1924 to December 31, 1929 are:—

|            |        |           |       |       |        |
|------------|--------|-----------|-------|-------|--------|
| Single     | 25,255 | Married   | 5,748 | Total | 31,003 |
| Dependents | 17,984 | Domestics | 1,375 | Total | 50,362 |

(Note).—S—denotes Single men. M—denotes Married.



## Distinguished Visitors

During the past year district offices, particularly in the western provinces have been visited by a number of distinguished visitors from Great Britain and other countries who desired to get first-hand information regarding the settlement and employment opportunities of their districts. The most notable among the visitors was the Right Hon. Winston Churchill, Chancellor of the Exchequer in the Baldwin Government, who was accompanied on his tour of Canada by his son and his brother, Major Churchill of the British Army. He toured the western wheat areas during the harvest season, particularly desiring to see the operation of modern harvesting machinery and what effect it has on the employment of ordinary labour.

Sir Aubrey and Lady Symonds visited the West during seeding operation and were taken to a number of the best wheat-growing farms. Sir Aubrey was returning to England from Vancouver where he had represented the British Government at the meeting of the National Council of Education. He was accompanied by Mr. Richard, Chief Inspector of Schools for Great Britain.

Mr. Fred Pearson, representing the British Ministry of Labour, and R. W. F. Johnston of the same department, were visitors who were particularly interested in the welfare of British Trainees employed on western farms.

C. P. Haskins of Cleveland, Ohio, who has made a study of farming conditions in Europe and wished to make a survey of conditions in the Canadian West was shown over the district by Land Settlement officials.

Other outstanding personages visited Land Settlement offices to call upon British families:—

Sir Wilson and Lady Hungerford,

D. H. Ross, Canadian Trade Commissioner, Melbourne, Australia.

G. C. Anderson, British Ministry of Labour, London.

H. W. J. Scott, British Ministry of Labour, Cardiff.

Miss McCallum, Emigration Department, York, England.

J. B. Riordan, Canadian Government Agent, Manchester.

B. A. K. Donaldson, Richill Training School, England.

Miss Elizabeth Harper, Miss Franklin, Miss Hargreaves and Mrs. Pearson

Society for the Overseas Settlement of British Women.

William Griffith, Emigration Agent, Cardiff, Wales.

R. Trinnick of the Richill Training Center.

Miss Katherine Ross-Hume, investigating possibilities for placing domestic in farm service.

E. W. Minton-Beddoes, Shropshire, England.

J. B. Griffin, British Legion, England.

Gilbert Roche, Canadian Government Agent, San Francisco.

James Spence, British Press Correspondent.

J. W. F. Cardell, British Broadcasting Service, England.

F. W. Kerr, Canadian Government Agent, Detroit.

Mrs. Waite, C.P.R. Women's Emigration, London, England.

Major Cyril Bavin, Overseas League, London, England.

Messrs. R. Tash, A. Pollard and Campbell, representatives of the Associated Screen News.

Captain Lowe, British Army Headquarters, India.

Professor Lewis Varley and Secretary, Mr. Bruneau, Belgium.

William Story, Canadian Government Agent, Dublin.

Rev. F. Pike, Church of England, Council of Empire Settlement, London.

R. H. Hall, C.P.R., Bristol.

Charles Herzmansky, Secretary, Austrian Emigration Office, Vienna.

# STATISTICAL STATEMENTS

TOTAL SOLDIER SETTLEMENT UNDER THE ACT FROM INCEPTION OF THE BOARD TO DATE

| District and Province     | Soldier settlers granted a loan | Indian soldier settlers established | Total soldier settlers granted a loan | Soldier grant entries without loan | Total soldier settlement |
|---------------------------|---------------------------------|-------------------------------------|---------------------------------------|------------------------------------|--------------------------|
| Vancouver.....            | 2,240                           | 11                                  | 2,251                                 | 151                                | 2,402                    |
| Vernon.....               | 1,264                           | .....                               | 1,264                                 | 160                                | 1,424                    |
| British Columbia.....     | 3,504                           | 11                                  | 3,515                                 | 311                                | 3,826                    |
| Calgary.....              | 3,004                           | 2                                   | 3,006                                 | 544                                | 3,550                    |
| Edmonton.....             | 4,101                           | .....                               | 4,101                                 | 2,232                              | 6,333                    |
| Alberta.....              | 7,105                           | 2                                   | 7,107                                 | 2,776                              | 9,883                    |
| Regina.....               | 2,176                           | 18                                  | 2,194                                 | 1,087                              | 3,281                    |
| Saskatoon.....            | 2,233                           | .....                               | 2,233                                 | 313                                | 2,546                    |
| Prince Albert.....        | 1,691                           | .....                               | 1,691                                 | 1,586                              | 3,277                    |
| Saskatchewan.....         | 6,100                           | 18                                  | 6,118                                 | 2,986                              | 9,104                    |
| Manitoba.....             | 3,711                           | .....                               | 3,711                                 | 882                                | 4,593                    |
| Ontario.....              | 1,988                           | 184                                 | 2,172                                 | .....                              | 2,172                    |
| Quebec.....               | 490                             | 4                                   | 494                                   | .....                              | 494                      |
| New Brunswick.....        | 719                             | .....                               | 719                                   | .....                              | 719                      |
| Nova Scotia.....          | 498                             | .....                               | 498                                   | .....                              | 498                      |
| Prince Edward Island..... | 376                             | 5                                   | 381                                   | .....                              | 381                      |
| Maritime Provinces.....   | 1,593                           | 5                                   | 1,598                                 | .....                              | 1,598                    |
| Dominion Total.....       | 24,491                          | 224                                 | 24,715                                | 6,955                              | 31,670                   |

## SOLDIER GRANT ENTRIES

| District and Province     | Entries during year 1929 | Total soldier grant entries | Total abandonments and cancellations without loan | Active Entries            |              |        |
|---------------------------|--------------------------|-----------------------------|---|---------------------------|--------------|--------|
|                           |                          |                             |   | Granted loan by the Board | Without loan | Total  |
| Vancouver.....            | 3                        | 193                         | 33  | 9                         | 151          | 160    |
| Vernon.....               | 2                        | 256                         | 25  | 71                        | 160          | 231    |
| British Columbia.....     | 5                        | 449                         | 58  | 80                        | 311          | 391    |
| Calgary.....              | 27                       | 1,382                       | 403   | 435                       | 544          | 979    |
| Edmonton.....             | 409                      | 5,924                       | 2,494   | 1,198                     | 2,232        | 3,430  |
| Alberta.....              | 436                      | 7,306                       | 2,897   | 1,633                     | 2,776        | 4,409  |
| Regina.....               | 60                       | 1,766                       | 378   | 301                       | 1,087        | 1,388  |
| Saskatoon.....            | .....                    | 709                         | 242   | 154                       | 313          | 467    |
| Prince Albert.....        | 132                      | 3,876                       | 1,657   | 633                       | 1,586        | 2,219  |
| Saskatchewan.....         | 192                      | 6,351                       | 2,277   | 1,088                     | 2,986        | 4,074  |
| Manitoba.....             | 21                       | 3,085                       | 1,383   | 820                       | 882          | 1,702  |
| Ontario.....              | .....                    | .....                       | .....   | .....                     | .....        | .....  |
| Quebec.....               | .....                    | .....                       | .....   | .....                     | .....        | .....  |
| New Brunswick.....        | .....                    | .....                       | .....   | .....                     | .....        | .....  |
| Nova Scotia.....          | .....                    | .....                       | .....   | .....                     | .....        | .....  |
| Prince Edward Island..... | .....                    | .....                       | .....   | .....                     | .....        | .....  |
| Maritime Provinces.....   | .....                    | .....                       | .....   | .....                     | .....        | .....  |
| Dominion total.....       | 654                      | 17,191                      | 6,615   | 3,621                     | 6,955        | 10,576 |

# SOLDIER SETTLEMENT BOARD OF CANADA

## LOANS TO SETTLERS, DECEMBER 31, 1929.

| District and Province    | Land purchase | Removal of encumbrances on soldier settlers' land | Permanent improvements | Stock and equipment special advances, etc. | Total loans    |
|--------------------------|---------------|---|------------------------|--|----------------|
|                          | \$ cts.       | \$ cts.   | \$ cts.                | \$ cts.                                    | \$ cts.        |
| Vancouver.....           | 5,951,303 35  | 292,826 28  | 1,323,547 08           | 2,694,609 42                               | 10,262,286 13  |
| Vernon.....              | 3,414,587 13  | 210,814 24  | 899,906 66             | 1,486,281 55                               | 6,011,589 58   |
| British Columbia.....    | 9,365,890 48  | 503,640 52  | 2,223,453 74           | 4,180,890 97                               | 16,273,875 71  |
| Calgary.....             | 8,899,741 85  | 391,791 32  | 1,482,721 70           | 5,173,864 92                               | 15,948,119 82  |
| Edmonton.....            | 7,263,338 41  | 408,033 68  | 1,685,451 32           | 6,441,667 01                               | 15,798,490 42  |
| Alberta.....             | 16,163,080 29 | 799,825 00  | 3,168,173 02           | 11,615,531 93                              | 31,746,610 24  |
| Regina.....              | 6,096,073 87  | 414,505 47  | 1,021,481 17           | 3,221,119 77                               | 10,753,180 28  |
| Saskatoon.....           | 5,638,737 56  | 326,789 29  | 1,127,135 39           | 3,622,226 46                               | 10,714,888 70  |
| Prince Albert.....       | 2,647,053 79  | 93,406 28   | 843,162 11             | 2,613,604 10                               | 6,197,226 28   |
| Saskatchewan.....        | 14,381,865 22 | 834,701 04  | 2,991,778 67           | 9,456,950 33                               | 27,665,295 26  |
| Manitoba.....            | 9,261,880 97  | 187,110 14  | 2,458,928 93           | 6,429,477 26                               | 18,337,397 30  |
| Ontario.....             | 6,304,263 98  | 194,964 45  | 461,024 95             | 2,231,253 71                               | 9,191,507 08   |
| Quebec.....              | 1,566,128 37  | 26,522 08   | 95,620 41              | 814,908 06                                 | 2,503,178 92   |
| Maritime Provinces.....  | 3,449,668 83  | 168,720 72  | 194,120 16             | 1,488,247 30                               | 5,300,757 01   |
| Dominion totals.....     | 60,492,778 14 | 2,715,483 95                                      | 11,593,099 88          | 36,217,259 56                              | 111,018,621 53 |
| Advances to Indians..... | 428,588 24    |   |                        |  | 428,588 24     |
| Total.....               | 60,921,366 38 | 2,715,483 95                                      | 11,593,099 88          | 36,217,259 56                              | 111,447,209 77 |

## REVENUE AND REPAYMENTS

| District and Province                                 | Commence-<br>ment<br>to end of<br>fiscal year<br>1927-1928 | Fiscal<br>year<br>1928-1929 | Part<br>fiscal year<br>1929-1930<br>to<br>Dec. 31, 1929 | Total to<br>December 31<br>1929 |
|---|--|-----------------------------|---|---------------------------------|
|   | \$ cts.  | \$ cts.                     | \$ cts.   | \$ cts.                         |
| Vancouver.....  | 3,516,256 56   | 337,142 11                  | 309,675 55  | 4,163,074 22                    |
| Vernon.....   | 1,697,692 76   | 129,738 87                  | 173,962 42  | 2,001,394 05                    |
| British Columbia.....                                 | 5,213,949 32   | 466,880 98                  | 483,637 97  | 6,164,468 27                    |
| Calgary.....  | 4,641,359 49   | 679,475 47                  | 402,249 95  | 5,723,084 91                    |
| Edmonton.....   | 4,654,440 71   | 626,718 76                  | 501,479 30  | 5,782,638 77                    |
| Alberta.....  | 9,295,800 20   | 1,306,194 23                | 903,729 25  | 11,505,723 68                   |
| Regina.....   | 3,875,702 30   | 556,015 40                  | 262,414 23  | 4,694,131 93                    |
| Saskatoon.....  | 3,451,690 80   | 444,346 60                  | 373,138 94  | 4,269,176 34                    |
| Prince Albert.....                                    | 2,048,179 74   | 251,978 59                  | 316,815 43  | 2,616,973 76                    |
| Saskatchewan.....                                     | 9,375,572 84   | 1,252,340 59                | 952,368 60  | 11,580,282 03                   |
| Manitoba.....   | 4,743,574 61   | 421,404 15                  | 361,426 32  | 5,526,405 08                    |
| Ontario.....  | 4,072,077 34   | 343,125 98                  | 286,740 59  | 4,701,943 91                    |
| Quebec.....   | 980,799 82   | 94,390 63                   | 77,203 48   | 1,152,393 93                    |
| Maritime Provinces.....                               | 2,075,459 93   | 152,749 43                  | 153,707 78  | 2,381,917 14                    |
| Department of Indian Affairs.....                     | 106,908 73   | 18,641 68                   |   | 125,550 41                      |
|   | 35,864,142 79  | 4,055,727 67                | 3,218,813 99  | 43,138,684 45                   |
| Empire Settlement Repayments Canadian Government..... | 94,930 39  | 131,016 31                  | 153,014 71  | 378,961 41                      |
|   | 35,959,073 18  | 4,186,743 98                | 3,371,828 70  | 43,517,645 86                   |

# LAND SETTLEMENT

## REPAID LOANS IN FULL

| District and Province     | Total repaid loans |
|---------------------------|--------------------|
| Vancouver.....            | 165                |
| Vernon.....               | 69                 |
| British Columbia.....     | 234                |
| Calgary.....              | 127                |
| Edmonton.....             | 299                |
| Alberta.....              | 426                |
| Regina.....               | 143                |
| Saskatoon.....            | 74                 |
| Prince Albert.....        | 108                |
| Saskatchewan.....         | 325                |
| Manitoba.....             | 74                 |
| Ontario.....              | 217                |
| Quebec.....               | 17                 |
| New Brunswick.....        | 53                 |
| Nova Scotia.....          | 50                 |
| Prince Edward Island..... | 51                 |
| Maritime Provinces.....   | 154                |
| Dominion Total.....       | 1,447              |

## CIVILIAN PURCHASERS OF SOLDIER SETTLERS' LAND

| District and Province     | Civilian purchasers of soldier settlers' lands | Civilian purchasers loans repaid |
|---------------------------|--|----------------------------------|
| Vancouver.....            | 600  | 46                               |
| Vernon.....               | 223  | 12                               |
| British Columbia.....     | 823  | 58                               |
| Calgary.....              | 353  | 15                               |
| Edmonton.....             | 781  | 47                               |
| Alberta.....              | 1,134  | 62                               |
| Regina.....               | 341  | 11                               |
| Saskatoon.....            | 292  | 10                               |
| Prince Albert.....        | 463  | 39                               |
| Saskatchewan.....         | 1,096  | 60                               |
| Manitoba.....             | 431  | 12                               |
| Ontario.....              | 351  | 17                               |
| Quebec.....               | 217  | 14                               |
| New Brunswick.....        | 169  | 10                               |
| Nova Scotia.....          | 102  | 2                                |
| Prince Edward Island..... | 80   | 7                                |
| Maritime Provinces.....   | 351  | 19                               |
| Dominion Total.....       | 4,403  | 242                              |



# SOLDIER SETTLEMENT BOARD OF CANADA

## LAND SALES

|   | Cost to the Board | Selling price | Balance        |
|---|-------------------|---------------|----------------|
|   | \$ cts.           | \$ cts.       | \$ cts.        |
| 4,622 cases land and stock and equipment completely sold.....             | 16,224,872 33     | 16,374,049 15 | Cr. 149,176 82 |
| 789 cases land and stock and equipment sold (documents not complete)..... | 2,471,235 25      | 2,263,978 58  | Dr. 207,256 67 |
| 206 cases land sold, stock and equipment not sold....                     | 736,129 80        | 646,143 77    | Dr. 89,986 03  |
| 5,617 farm units resold.....  | 19,432,237 38     | 19,284,171 50 | Dr. 148,065 88 |

N.B.—In addition to the above there are 818 land sales in process of completion.

## TOTAL LANDS RESOLD BY DISTRICT

| District and Province     | Number of units | Cost to the Board | Selling price | Balance        |
|---------------------------|-----------------|-------------------|---------------|----------------|
|                           |                 | \$ cts.           | \$ cts.       | \$ cts.        |
| Vancouver.....            | 658             | 2,536,076 03      | 2,355,736 27  | Dr. 180,339 76 |
| Vernon.....               | 192             | 800,769 22        | 757,484 64    | Dr. 43,284 58  |
| British Columbia.....     | 850             | 3,336,845 25      | 3,113,220 91  | Dr. 223,624 34 |
| Calgary.....              | 651             | 2,638,769 12      | 2,669,912 14  | Cr. 31,143 02  |
| Edmonton.....             | 1,053           | 2,904,945 97      | 3,129,789 69  | Cr. 224,843 72 |
| Alberta.....              | 1,704           | 5,543,715 09      | 5,799,701 83  | Cr. 255,986 74 |
| Regina.....               | 485             | 1,882,372 60      | 2,038,489 72  | Cr. 156,117 12 |
| Saskatoon.....            | 468             | 1,696,927 62      | 1,720,849 59  | Cr. 23,921 97  |
| Prince Albert.....        | 354             | 808,186 52        | 1,008,257 99  | Cr. 200,071 47 |
| Saskatchewan.....         | 1,307           | 4,387,486 74      | 4,767,597 30  | Cr. 380,110 56 |
| Manitoba.....             | 569             | 2,400,863 36      | 2,133,749 56  | Dr. 267,113 80 |
| Ontario.....              | 462             | 1,610,842 83      | 1,559,463 75  | Dr. 51,379 08  |
| Quebec.....               | 240             | 949,944 76        | 799,962 83    | Dr. 149,981 93 |
| New Brunswick.....        | 249             | 637,316 93        | 601,173 84    | Dr. 36,143 09  |
| Nova Scotia.....          | 136             | 351,429 92        | 304,417 36    | Dr. 47,012 56  |
| Prince Edward Island..... | 100             | 213,792 50        | 204,884 12    | Dr. 8,908 38   |
| Maritime Provinces.....   | 485             | 1,202,539 35      | 1,110,475 32  | Dr. 92,064 03  |
| Dominion total.....       | 5,617           | 19,432,237 38     | 19,284,171 50 | Dr. 148,065 88 |

N.B.—In addition to the above there are 818 land sales in process of completion.



# LAND SETTLEMENT

## ESTATES AND FORECLOSURES—STOCK AND EQUIPMENT SALES

| District and Province   | Number of cases | Disbursements |      | Receipts on resale |      | Deficit   |      |
|-------------------------|-----------------|---------------|------|--------------------|------|-----------|------|
|                         |                 | \$            | cts. | \$                 | cts. | \$        | cts. |
| Vancouver.....          | 895             | 882,104       | 36   | 392,086            | 09   | 490,018   | 27   |
| Vernon.....             | 475             | 457,094       | 73   | 193,256            | 34   | 263,838   | 39   |
| British Columbia.....   | 1,370           | 1,339,199     | 09   | 585,342            | 43   | 753,856   | 66   |
| Calgary.....            | 1,370           | 1,461,556     | 01   | 565,108            | 21   | 896,447   | 80   |
| Edmonton.....           | 1,369           | 1,859,061     | 12   | 802,379            | 64   | 1,056,681 | 48   |
| Alberta.....            | 2,739           | 3,320,617     | 13   | 1,367,487          | 85   | 1,953,129 | 28   |
| Regina.....             | 748             | 868,486       | 11   | 319,116            | 95   | 549,369   | 16   |
| Saskatoon.....          | 667             | 879,127       | 09   | 369,620            | 65   | 509,506   | 44   |
| Prince Albert.....      | 494             | 620,746       | 05   | 262,943            | 91   | 357,802   | 14   |
| Saskatchewan.....       | 1,909           | 2,368,359     | 25   | 951,681            | 51   | 1,416,677 | 74   |
| Manitoba.....           | 2,141           | 2,968,041     | 52   | 849,719            | 62   | 2,118,321 | 90   |
| Ontario.....            | 489             | 478,739       | 01   | 243,422            | 01   | 235,317   | 00   |
| Quebec.....             | 298             | 423,047       | 63   | 210,115            | 45   | 212,932   | 18   |
| Maritime Provinces..... | 601             | 563,601       | 88   | 251,566            | 69   | 312,035   | 19   |
| Dominion total.....     | 9,547           | 11,461,605    | 51   | 4,459,335          | 56   | 7,002,269 | 95   |

## ESTATES AND FORECLOSURES—REVENUE FROM LEASE RECEIPTS, SALE OF CROPS OR STANDING HAY DURING CALENDAR YEAR 1929

| District and Province   | Number of farms | Amount  |      |
|-------------------------|-----------------|---------|------|
|                         |                 | \$      | cts. |
| Vancouver.....          | 133             | 8,788   | 36   |
| Vernon.....             | 209             | 14,187  | 69   |
| British Columbia.....   | 342             | 22,976  | 05   |
| Calgary.....            | 267             | 19,206  | 14   |
| Edmonton.....           | 302             | 12,517  | 31   |
| Alberta.....            | 569             | 31,723  | 45   |
| Regina.....             | 394             | 33,492  | 51   |
| Saskatoon.....          | 253             | 29,151  | 08   |
| Prince Albert.....      | 113             | 13,231  | 48   |
| Saskatchewan.....       | 760             | 75,875  | 07   |
| Manitoba.....           | 757             | 40,706  | 52   |
| Ontario.....            | 33              | 4,336   | 46   |
| Quebec.....             | 21              | 2,550   | 11   |
| Maritime Provinces..... | 17              | 1,097   | 00   |
| Dominion total.....     | 2,499           | 179,264 | 66   |

**SOLDIER SETTLEMENT BOARD OF CANADA**

**THE SOLDIER SETTLEMENT BOARD OF CANADA, COLLECTIONS TO JUNE 30, 1929**

| District                | Total Amount due | Total Amount received as: |              |                    |          |              |                |          |         | Number of settlers with payments due | Settlers making payments: |       |          |          |  |  |
|-------------------------|------------------|---------------------------|--------------|--------------------|----------|--------------|----------------|----------|---------|--------------------------------------|---------------------------|-------|----------|----------|--|--|
|                         |                  | Due payments              | Leases, etc. | Total due payments | Per cent | Pre-payments | Total received | Per cent | In full |                                      | In part                   | Total | Per cent | Pre-pays |  |  |
|                         |                  |                           |              |                    |          |              |                |          |         |                                      |                           |       |          |          |  |  |
|                         | \$ cts.          | \$ cts.                   | \$ cts.      | \$ cts.            | \$ cts.  | \$ cts.      | \$ cts.        | \$ cts.  |         |                                      |                           |       |          |          |  |  |
| Vancouver.....          | 392,542 56       | 223,133 77                | 8,254 61     | 231,388 38         | 58.9     | 98,125 49    | 329,513 87     | 83.9     | 677     | 591                                  | 1,268                     | 93.6  | 378      |          |  |  |
| Vernon.....             | 344,361 19       | 102,514 54                | 14,858 37    | 117,372 91         | 34.1     | 25,849 45    | 143,222 36     | 41.6     | 257     | 361                                  | 618                       | 78.6  | 129      |          |  |  |
| Calgary.....            | 786,035 39       | 487,886 31                | 21,975 50    | 509,861 81         | 64.9     | 169,402 22   | 679,264 03     | 86.4     | 737     | 1,108                                | 1,845                     | 92.7  | 527      |          |  |  |
| Edmonton.....           | 756,996 15       | 382,632 37                | 9,703 23     | 392,335 60         | 51.8     | 170,071 84   | 562,407 44     | 74.3     | 976     | 1,346                                | 2,322                     | 85.8  | 697      |          |  |  |
| Regina.....             | 631,255 82       | 356,376 44                | 48,610 29    | 404,986 73         | 64.2     | 148,524 86   | 553,511 59     | 87.7     | 623     | 705                                  | 1,328                     | 93.5  | 305      |          |  |  |
| Saskatoon.....          | 570,641 80       | 340,193 69                | 24,538 00    | 364,731 69         | 63.9     | 86,645 43    | 451,377 12     | 79.1     | 517     | 945                                  | 1,462                     | 93.9  | 457      |          |  |  |
| Prince Albert.....      | 347,237 18       | 204,183 59                | 7,950 90     | 212,134 49         | 61.1     | 63,034 18    | 275,168 67     | 79.2     | 514     | 662                                  | 1,176                     | 90.3  | 337      |          |  |  |
| Manitoba.....           | 623,412 90       | 330,613 45                | 41,044 76    | 371,658 21         | 59.6     | 53,123 80    | 424,782 01     | 68.1     | 438     | 943                                  | 1,381                     | 90.9  | 177      |          |  |  |
| Toronto.....            | 342,874 10       | 231,928 18                | 5,570 71     | 237,498 89         | 69.3     | 91,404 62    | 328,903 51     | 95.9     | 760     | 457                                  | 1,217                     | 97.0  | 264      |          |  |  |
| Ottawa.....             | 14,712 41        | 10,149 60                 | 97 00        | 10,246 60          | 69.6     | 3,613 07     | 13,859 67      | 94.2     | 23      | 42                                   | 65                        | 100.0 | 19       |          |  |  |
| Quebec.....             | 57,359 22        | 41,265 98                 | 2,514 50     | 43,780 48          | 76.3     | 23,372 68    | 67,153 16      | 117.1    | 146     | 67                                   | 213                       | 99.1  | 60       |          |  |  |
| Maritime Provinces..... | 184,636 96       | 105,066 30                | 925 50       | 105,991 80         | 57.4     | 38,880 67    | 144,872 47     | 78.4     | 443     | 412                                  | 855                       | 93.6  | 210      |          |  |  |
| Dominion total.....     | 5,052,065 68     | 2,815,944 22              | 186,043 37   | 3,001,987 59       | 59.4     | 972,048 31   | 3,974,035 90   | 78.7     | 15,088  | 6,111                                | 7,639                     | 91.1  | 3,560    |          |  |  |

Of the 13,750 settlers who have made payments—6.111 or 44.4 per cent paid in full;  
7.639 or 55.6 per cent paid in part.

## APPENDIX

## RESULTS OF SUPERVISION

Results of the close supervision of low grade soldier settlers are shown in the marked improvement in the standing of many of these men, in the increased clearing and breaking up of new land, in the summer-fallowing of weedy land, in better methods of farming, in the general improvement of their herds and flocks. This supervision has demonstrated to a substantial number that the board is interested in their general welfare apart from the purely collection aspects. As the settlers gradually consolidate their position the attention of the supervisor is relaxed and the field staff has more time to concentrate on a smaller number whose need of supervision is greater. With more time to spend on low grade soldier settlers it is expected that a number of them will be assisted materially, particularly where revaluation has been the means of lessening their indebtedness and their annual instalments.

One such settler in Ontario who had been employed on a railway lost his job and was compelled to return to his farm and depend on it entirely for his revenue. While he was away from the farm his wife operated it with hired help. When he returned to the farm he made plans with the assistance of the supervisor to operate to full capacity and financial assistance was given to purchase milch cows and increase his live stock generally. From 50 poultry he has now 250. The orchard is being carefully sprayed and looked after, and in 1929 settler had a crop of tomatoes from 12,000 plants, realizing sufficient to meet his payment.

Another settler purchased a farm on his own in 1921 and in 1923 was given assistance by the board to pay off the encumbrances. The farm is a poor one and returns have been small. Settler and his wife were so discouraged by 1926 that they were on the point of giving up, but were encouraged to continue and by practising the strictest economy have been able to meet their payments each year. They have been encouraged to increase their flock of poultry and to grow potatoes as a cash crop. The farm will never be a heavy producer, but the settler and his wife have been changed from a condition of discouragement and feel they now have a chance of success.

In the western provinces there are many instances where settlers had gone heavily into arrears from straight grain growing and have been urged by their supervisors to change their farming methods. One such settler in Southern Alberta was advised to go into sheep raising, as a result of which he has now paid off his arrears, placed his loan in good standing and is on the way to success. Another settler was also urged to adopt sheep raising. He has now a flock of 300 head and will soon be in a position to carry his overhead without difficulty. Still another who went into arrears from straight grain growing was advised to go into poultry intensively. His loan is now in good standing and his flock is an inspiration to the community. Another settler was urged to develop his dairy herd and his cows are gradually placing him in a secure position.

The district of Prince Albert affords many instances where supervision has vastly improved the position of settlers. The field staff of the board, by encouraging desirable settlers to break up more land or to change their methods of farming by trying other crops and by adding to their live stock activities have turned what appeared to be sure failures into successes. One such settler who had a series of reverses for several years culminating in the loss of his barn and feed by fire was encouraged in every way by his supervisor, and now



feels that he is going to succeed. Another who started on a bush half-section has had a slow hard job getting his holding into shape, but through encouragement and advice of his supervisor promises to pull through. The district still has over 200 settlers on bush holdings who need all the help and advice the supervisor can give them to get on a safe footing.

In the irrigated areas of the Vernon district of British Columbia, where seepage causes trouble, our field men have assisted settlers in investigating and presenting their cases to the authorities.

Another phase which has to be carefully watched is the matter of the renewal of conditional licences and the completion of works under the Water Act. The fact that a great many soldier settlers have young orchards planted to the right varieties and now coming into bearing is undoubtedly due to the efforts and advice of the field men, who in many instances refused to approve purchase of inferior varieties, and this supervision is being continued in the matter of proper spraying, pruning, cultivation and fertilization.

A soldier settler who came to Canada from England in 1904 was engaged prior to the war in making bricks. After his return from the war he was employed as brickmaker and later as grocery clerk. In 1920 he was established on 15½ acres near Vernon, nearly all planted to orchard. He obtained advances totalling \$6,150. With this overhead he had one continual struggle to make ends meet. Due, however, to the foresight of the supervisor, good varieties of fruit were chosen with a result that to-day he has a full bearing orchard, returns from which enable him to live comfortably and make his payments in full when they come due. He has accomplished this despite the usual setbacks of occasional poor crops, poor prices, family sickness, and it is directly due to a great deal of hard work, perseverance, privation and a willingness to be guided in his operations by his field supervisor that he is succeeding so well. During the years that his young trees were maturing settler concentrated on growing vegetables between the rows, following mixed farming as far as his holding would allow, by keeping cows, hogs and poultry and working out whenever possible. He built himself a nice home and full set of outbuildings.

Another settler was established on 11 acres of raw land on the Penticton benches in 1920. Most of the land required levelling and the lot had to be piped to be irrigated effectively. The first year he levelled and planted about six acres to trees. He worked out with his team part of the time, but found that in this way he could not give the holding the attention it required, so purchased some grade cows. Later he changed to pure-bred Jerseys. His trees are now coming into full bearing so he has disposed of his cows with the exception of one for his own use. He has also levelled the balance of the lot and planted out trees. For a number of years he has been preparing the district exhibit of fruit and showing at the Provincial Exhibition at New Westminster and at the Vancouver Winter Fair. Several times he has taken first prize for the district exhibit, as well as numerous prizes in the different classes. The lot is kept in excellent shape at all times and is one of the nicest younger orchards in the district.

Another soldier settler who was born in England made an application to the board in 1924 for a loan on 40 acres of uncleared land in the Grindrod district of British Columbia and was advised that his application could not be considered until at least 20 acres were cleared and ready for the plough. He devoted all his spare time to this end and in 1925 had cleared the required acreage and was eventually established. He was handicapped at first by the dirty condition of his land and was advised by his field supervisor to make dairying, hogs and poultry his chief lines in order that crops grown could be



fed. With the assistance of the field supervisor he worked into a good herd of dairy cows, a good strain of Berkshire hogs, and poultry, with which he now finds himself able to meet his annual payments in full. He has had several setbacks—the loss of three of his best cows, crop failure caused by cutworms and high water. In 1927 his wife was in hospital for several months. Since his establishment he has cleared an additional four acres and has built himself a comfortable home and a full set of outbuildings. His success can clearly be traced to his tenacity of purpose, a willingness to make sacrifices when necessary, living economically and accepting and acting on advice of his field supervisor.

Quebec also affords examples of low grade soldier settlers being saved from failure by the activities of their field supervision staff. Three of the most outstanding cases may be cited. The first is that of a West Indian, who before the war was engaged as a porter, and on his return to Canada in 1919 made application for a loan. As he was totally inexperienced he took a course of training at the Lennoxville Training Centre, and worked for a short time with local farmers. He was established in 1920. He started off with the idea of being a gentleman land proprietor and ran deeply into debt. By 1925 his arrears had accumulated to well over \$2,000. He had taxes owing amounting to several hundred dollars and local debts of several hundred more. In 1926, it was decided to rescind his agreement but he came to the board with an appeal for one last opportunity to make good. He was told that if he would carry on under the complete direction of his supervisor and assign his full milk cheques to the board he would be given a chance. He agreed and from that time on he has made steady progress. From his milk cheques the board retains \$70 per month, and any new commitments for equipment he must make through the board. This, undoubtedly, is a case where if the supervisor had not taken over the handling of his resources he would have been a complete failure. As it is to-day he is classed as a Grade 1 settler and has every chance to succeed.

The second case in which a settler was removed from the category of "Sure to fail," and placed in Grade 1, "No doubt of success," is that of a man who was established on a 100-acre farm in 1919. He was making fair progress when he had the misfortune to lose his wife, who had been a great help to him both in the home and in connection with the work on the farm itself. As he had a number of young children it was necessary for him to engage a housekeeper. The main Central Railway closed down, leaving him twelve miles from the nearest railway station. On top of this came a crop failure and the settler became thoroughly discouraged and advised that he proposed to throw up the proposition. His field supervisor persuaded him to stay and a special effort was made to obtain better stock so as to increase his milk cheques. The supervisor also assisted him in the marketing of his cream and in procuring a proper water supply, which had been retarding features. To-day his success is practically assured.

A third one to be mentioned in this connection is a man who before the war was a stationary engineer, handling one of the largest dredges in Montreal harbour. On account of a complete nervous breakdown overseas, he was unable to return to his work and decided to take up farming although he had no previous experience in that line. He took a course of training at the Lennoxville Training Centre and worked for local farmers. In 1921 he was established on an 83-acre farm in South Stukely. The farm was not a particularly good one but was within a quarter of a mile of a railway station. The first year he had practically no crop. The second year was little better; the settler was steadily running behind and was ready to quit. It was only through the efforts of

the field supervisor that he remained on the farm. The supervisor saw that he had little chance of success running the farm as a mixed proposition and decided to work him into poultry. He had only thirty hens to begin with, but he gradually increased his flock and to-day he has one of the largest poultry propositions in the Eastern Townships. His barn, 30 feet by 75 feet, was turned into poultry houses. The transformation of this farm from a third-rate mixed farm into a high-class poultry proposition has been a revelation. When he started in the poultry business his arrears were around \$800. To-day his account is in good standing, his success is assured and he has made a name for himself throughout the entire district.

### The Home Service

The Home Service gives most attention to those in greatest need—the sick, the despondent, the women unskilled in home making and those who take no interest in the economic side of the family venture.

Every possible agency concerned in helping the sick and unfortunate is sought out. Assistance is provided wherever it is found possible and advisable. Many families are given parcels of clothing which may be converted into garments for children; and where the mother tries hard but is weighed down by household cares and the task of feeding and clothing a large family, special encouragement and help is found. Layettes for young babies, comforts and special requirement for maternity cases, and the personal visit where need seems to demand it, are secured when the family cannot carry the cost of it.

Home Service is not merely a form of social service but is carried out in the hope that friendship and encouragement may enable the mother of the family to take her part as a real helper in the undertaking.

When visits are made the women are specially advised concerning the need for gardens and poultry products. They are encouraged to economize by using home grown products, still providing the very best food for their children. Many women first become really interested in the venture when they sell their eggs and have money to spend which they have earned themselves in the care of the poultry flock. The food grown in gardens which are planted and cared for by women enables the homemaker to set a good table and to save on the actual outlay of cash for food.

Many publications are written for the women, brief, practical, full of instruction and helpful advice. These have been much appreciated. Books on canning, curing meats, storing eggs and vegetables are sent free from the federal department of Agriculture while the Home Service sends special hints on household problems.

Realizing that the work of colonization cannot be carried out by governments alone, the interest and co-operation of many social agencies have been enlisted. Rural women's organizations, churches, and nationally organized bodies of women such as the Imperial Order of the Daughters of the Empire and the Women's Institutes, have hedged these families about with friendship and have made them feel at home in the land of their adoption.

In illness the Red Cross has been a great friend. The Junior Red Cross has helped many cases of sickness among children.

A thoroughly discouraged woman was advised and encouraged to go into good poultry stock and follow the accepted rules for care and feeding. Already she has changed her whole attitude. Two sick children in one family were given a new lease of life and a chance to grow up normally, and the settler's wife wrote the Home Service to say that their gratitude could not be expressed. That it had given them both not only encouragement but a greater determination to succeed.

Two gatherings of families in the past year were happy events, a picnic with over 500 settlers and their families at Woodstock, N.B., and a big day at the Olds Agricultural School in Alberta. They came and brought their dinner to Olds, attended lectures and studied best methods as illustrated on the Government farm, learned much to put into effect and got something new and interesting to talk about. At Woodstock the settlers furnished the program while the arrangement for the meal fell upon the shoulders of the Home Service representative and her voluntary helpers chosen from women's organizations.

At Christmas many people asked for the privilege of helping to make a joyous Yuletide for these new Canadian families, and from coast to coast every child in a family arriving during the year was remembered, through the Boy Scouts, the members of a service club, or some women's organization. The aim of the department has been to make Canada a land of happy and successful homes, and it is to this end that all the activities of the Home Service are directed.

### Success at Exhibitions

Among the soldier farmers who have become well established and taken high places among their fellow citizens are many who have achieved success in the development of their live stock and in grain growing. They are frequent exhibitors at the fall fairs and many of them have been prominent prize winners at the World's Live Stock Show at Chicago and the Royal Agricultural Show at Toronto.

In the province of Manitoba there are several such settlers who have become expert cattle raisers and grain growers. The Holstein herd of W. J. Hepburn, of Virden, and the Jersey herd of A. C. Hanson, of Cartwright, both soldier settlers, rank with the first two or three herds in their respective classes in the whole province.

The White Leghorn flock of Harry Clark of Carman is an outstanding example of what can be achieved by the application of the latest knowledge and methods.

At the provincial Seed Show, Brandon, in 1928, the first prize for alfalfa seed was won by a crippled soldier settler who has since been compelled to withdraw from active participation due to the severe recurrence of war disabilities.

Three other outstanding soldier settlers in this district might be considered with reference to successes at exhibitions. G. A. H. Knox of Miami, has been specializing in registered Marquis wheat and O.A.C. No. 21 barley. In 1926 he won fifth prize at the Chicago International for barley, at the same time winning the Canadian Malting Company's prize for the Canadian winning the highest award and the special prize given by the Winnipeg Board of Trade for the Manitoban winning the highest award in barley. In 1927, at the Provincial Exhibition, Brandon, he got first, second, third and fourth for his barley. He also got two firsts and two seconds at Miami, and won the cup given by the Canadian Bank of Commerce for the best bushel of oats. He got five firsts and a second at the Roland Agricultural Fair. The same year he won fourteenth place at the Toronto Royal and twelfth at the Chicago International.

At the Brandon Provincial Exhibition in 1929 the same soldier settler got four first prizes in barley and the Canada Malting Company's cup for the championship, also second prize in registered Marquis wheat, a fourth in Victory oats and a fifth for oat sheaves. At the Toronto Royal, in November, 1929, he received fifth place for his O.A.C. No. 21 barley, out of thirty-seven entries. Mr. Knox remarks: "It is with my efforts growing seed grain and getting a few extra cents for this that I am able to make it go here."



F. E. Smith of Swan River, a soldier settler established under the board in October, 1922 (when he had merely 16 acres of fairly dirty land to start on), won, in November, 1928, sixth prize at the Royal Agricultural Show, Toronto, for his sample of wheat and twelfth at the Interantional Show, Chicago. In November, 1929, he bettered his position at the Toronto Royal by winning fourth prize in the open wheat class, with a sample of Reward, although at the Chicago International he dropped down in his showing somewhat but was still well within the prize money in a strong class. Mr. Smith in addition to this achievement, has now approximately 130 acres of clean land under cultivation and has recently been given the federal Government Illustration Station in the Swan River valley. Mr. Smith came to Canada from London, England, where he had been employed in the railway postal service.

John H. Beavis, a soldier settler of Crystal City, Man., is Vice-President of the Manitoba Registered Seed Growers Association, a director of the Canadian Registered Seed Growers Association, secretary of the Crystal City Pool Elevator and secretary of the Crystal City and Clearwater Agricultural Society, and his success has likewise been outstanding. When he first showed at the Toronto Royal, after the war, he stood twenty-first in a class of one hundred. This was encouraging to him and he has been showing at the leading seed shows in Canada and at Chicago ever since. He was placed fairly well in Toronto and Chicago in 1927 and 1928. In 1929 he won first place at Brandon for his Alaska oats and first place in one of the barley classes. At Saskatoon he won four firsts, including his Mindum Durum wheat, his O.A.C. barley and his Canadian Thorpe. At the Toronto Royal in November he got first for his Mindum Durum wheat and third for his early Alaska oats, which went forty-nine pounds to the bushel. At the Chicago International Show in December, 1929, he got eleventh for his Mindum Durum and ninth for his O.A.C. No. 21 barley.

Mr. Beavis was a decorator by trade before the war. His success as well as the achievements of other soldier settlers along these lines emphasizes the fact that a large number of the most successful settlers were immigrants and had little or no experience in agricultural life before taking up farms under the Soldier Settlement Scheme. It is interesting to note that of the twelve world wheat championships which have come to Canadian farmers nine have been won by farmers who were immigrants from Great Britain, and of the nine only one had been experienced in agricultural life before coming to Canada.

A number of our Maritime settlers have demonstrated their ability to compete with their neighbours in raising dairy herds and producing crops. L. DeC. McIntosh, who operates a 200-acre farm in Carleton county, N.B., is specializing in the raising of Jersey cattle and he exhibited his junior herd at the fairs throughout the province with good success. He also exhibited at the Royal Agricultural Fair, Toronto.

A. E. Raymond, of Woodstock, N.B., also specializes in Jersey cattle and has exhibited at fairs throughout the province. One of his cows was placed fifth in Canada in the R.O.P. test.

Walter S. Dickie, of Central Onslow, Colchester county, N.S., had entries of Holstein cattle at all the large fairs throughout the Maritime provinces as well as at the Royal Agricultural Fair at Toronto and the Maritime Winter Fair at Lunenburg. He carries approximately 40 head of cattle and about half of that number are milch cows. During the past few months he has sold several cows for \$400 each and his prize money for the year 1929 amounted to \$1,700.

Allan D. Clarke, of Canning, King county, N.S., breeds single comb White Leghorns of superior quality. His poultry plant has a 1,500 bird capacity and he exhibits principally at the Southern Nova Scotia Fair at Kentville and the fair at Truro. His test records at Kentville were: first, pen; first and third, hen. At Truro, first, pen; first, hen; third, pen; first, pen light breeds. Mr. Clarke had the misfortune to lose his plant by fire in the spring of 1929, but has recently established himself again.

J. E. Fraser of Tate, Sask., has been an exhibitor of pure-bred Percheron horses for a number of years. Harold C. Baker, of Fielding, has been a successful exhibitor of honey at the Royal Agricultural Fair at Toronto for two years. In 1928 he won first prize, and in 1929 third prize. Ingram Lake, of Asquith, has been an exhibitor of grain for some years. In 1927 he won eighteenth place at the World's Fair at Chicago for wheat.

In the Calgary district many soldier settlers occupy prominent positions in the community as secretary-treasurers of municipalities, reeves, counsellors and school trustees. Some of them have achieved distinction in stock raising and have competed with civilian farmers successfully at exhibitions. H. C. Stevenson took the first prize for the best four-horse team and harness at the Rimbey Fair. William Russell took two prizes at the Calgary Exhibition for Clydesdale stallions. J. Coombes, former field supervisor of the board, took first prize for grains and grasses at the High River Fair.

British Columbia also affords many examples of outstanding settlers. William Wood, a soldier settler at Cloverdale, B.C., has built up one of the best herds of pure-bred Holsteins owned by a private individual in British Columbia to-day. He won the prize in the Cow Testing Association for the best small herd in Langley and Surrey municipality, the herd test being 525 pounds of butter fat. He is also a public-minded citizen and does his part in furthering the interests of pure-bred stock in his locality, which is evidenced by the fact that he recently donated a pure-bred Holstein calf to the winner of the Kensington Calf Club. The first prize in this club went to Miss Jean Farquhar, a daughter of one of the British Family settlers. Mr. Wood has sold bulls to the Dominion Experimental Farm at Ottawa and to the Government of Alberta. He has exhibited at the Royal Agricultural Fair at Toronto and the Winter Fair at Vancouver. He competes with the Colony Farm herd and the Agassiz herd and usually shares in the prizes.

At Kamloops Agricultural show one soldier settler won first prize for the best fat cow, and another for the best dairy herd. Shipment of pure-bred red Polls to New Zealand and other countries were made by a soldier settler and a civilian settler under the board. Individual prices for young bulls were \$500.

Thomas Hampson, of Birch Hills, Prince Albert district, Sask., won second place in the egg laying competition at Indian Head with a pen of Plymouth Rocks. His neighbour, A. F. Neatby, sold a pure-bred Holstein bull to the South African Government for \$2,000.

One of the three boys selected to represent the boys' and girls' cattle clubs of the Dominion in the international cattle judging contests at the Agricultural Show in Great Britain is the son of a soldier settler in the Barrie district of Ontario. The team was selected at the annual competition held by the Canadian National Railways at the Royal Winter Fair, Toronto. Clifford Baldwick, who proved himself one of the most outstanding boys in the junior farmers' judging contests at Toronto last November, is the son of English immigrant parents who came to Canada from Peterboro, England. Clifford was born in Barrie, Ont., in 1913, and went to England with his mother when his father joined the



37th Canadian regiment for service overseas. The family returned to Canada in 1919 and took up land under the Soldier Settlement Scheme. Clifford has been in junior club work since 1924. In 1929 he won the grand championship in a two weeks' short course at the Ontario Agricultural College.

In 1928 approximately 20 per cent of the herds which qualified in the Cow Testing Associations of British Columbia, with over 350 pounds of butter fat per cow average, are owned by men operating under the board. This is a very high percentage when taking into consideration that the board has not an interest in 20 per cent of the farms operated in the province. The highest testing herd in all these cow testing associations was owned by P. H. Bailey, a soldier settler, and had an average production of 512 pounds butter fat per cow. The following settlers under the board, 1928, who were members of the Cow Testing Association had over 350 pounds butter fat, herd average: Harry Day, Abbotsford, 467 pounds; W. J. Coward, Haney, 369 pounds; P. H. Bailey, Cloverdale, 512 pounds; M. McLean, Glen Valley, 372 pounds; Pritchard Bros., Comox, 380 pounds; V. G. Bayly, Cumberland, 370 pounds.

There are also in the list four other owners of herds who are civilian purchasers of the board or tenants on board properties.

The list of soldier settlers who won awards at 1929 fairs is too long to include, but some of the first prize winners may be mentioned: T. Lister, Chilliwack, Jersey cows; J. F. Urquhart, Chilliwack, mangels; G. C. Curry, Matsqui, sheep; R. Sibbald, Matsqui, seven championships, Cheviot sheep; forty firsts at various exhibitions; D. S. Blacklock, Matsqui, cows; J. S. Inglis, Matsqui, poultry and horses; C. Nicholson, Matsqui, cow; D. Rennie, Matsqui, hogs; Ekman, Smithers, best calf at fair; J. W. Turner, Smithers, best beef cow; no pen of poultry, vegetables and berries, fruits and home cooking; H. Wearne, Smithers, Chinchilla rabbits, vegetables; W. Wilson, Duncan, cattle; W. L. Griffiths & Bros., Duncan, sheep; Wm. Mudge, sr., Duncan, dressed poultry; and at Vancouver Winter Fair, certified seed.

J. Burgess, Courtenay, has continuously headed the Sidney Egg Laying contest with Rhode Island Reds. F. H. Bullock, Courtenay, took thirty prizes in vegetables and domestic science. In this district B. Young has the Dominion Station Station and won a number of prizes at the Vancouver Winter Fair for seeds and roots. H. P. Allberry is the largest potato grower in the district with 23 acres. He grows certified seed potatoes and registered seed oats. J. H. Murray for two years was second in the ploughing competition and this year, 1929, R. M. Brassey won first prize at the New Westminster Provincial Exhibition for his field crop against strong competition. He also swept the boards at the local fair at Mission. S. T. Rippington, of Pitt Meadows, is president of the Farmers' Institute and a prominent exhibitor. J. Chalmers, of Haney, exports poultry for breeding purposes all over Canada, the United States, Mexico and Japan. L. F. Chaplin is a recognized breeder of Barred Rocks and has won the highest producing hen of this breed in Canada. With his partner he has formed a limited company to operate on a large scale the property which he has from the board, and expects this year to turn out from 20,000 to 25,000 baby chicks.

### Success of British Settlers

While it is difficult at this stage to prophesy success of British families, there are in every district outstanding examples of settlers who have taken only a few months to demonstrate that they have in them the qualities which produce success. A number of them have taken a prominent place in community

activities. They have entered into the spirit of competition with their neighbours, exhibiting at local and provincial fairs and winning trophies for their produce and live stock.

The most outstanding success among the British settlers in the Vancouver district of British Columbia is that of Jesse Throssell, who came from Bedfordshire in 1926 under the 3,000 Family Scheme. In the following spring he sailed to England for two pure-bred hen turkeys and one tom turkey and with this nucleus he raised a flock of 70 birds that year. In the fall of 1928 he had between 500 and 600 birds ready for the market. At the Vancouver Winter Fair he won the principal prizes in all the classes in which he entered, including gold medal for the best turkey and first prize and special for the best pair. He also won in the dressed turkey classes. Six dressed turkeys which weighed 136 pounds were put up at auction and sold to Lieutenant-Governor Bruce of British Columbia for \$187.80. For the best bird of the lot the Lieutenant-Governor paid \$45; it weighed 27 pounds. Through the University of British Columbia he shipped a number of birds to Australia for breeding purposes, and that year his flock realized for him about \$5,000. Mr. Throssell's success was so rapid that he was compelled to rent a second farm, a few miles from his home farm. In 1929 he had about 650 turkeys on this rented farm, and on his home farm about 600 turkeys. Since becoming established he has induced his brother to come out from England and settle on an adjoining ranch and the two are working together at this important industry.

Harry Anderson, the 16-year-old son of British settler, George McCAnderson, won first prize in the Pitt Meadows ploughing match last fall. The father was a miner and came out under the British Family Scheme three years ago. He now has a herd of 30 cows and heifers. The boy knew nothing about farming and only commenced to plough about a year ago.

In the Vancouver area, H. Nancarrow won first prize for his cockerels and pullets and "special" for the best female in two classes—Sussex and Wyandotte. J. H. Smethurst is also a keen poultryman and has recently imported from England a special strain of cockerels and ten Wyandotte poultry.

R. Ponsford has a five-acre holding near Victoria, which he operates as a market garden proposition. He purchased and dismantled an old greenhouse about ten miles from his holding and with the material has constructed two smaller greenhouses for plant propagation and tomato growing. He has been able, successfully, to compete with keen competition.

A settler in the Vernon district, A. N. McMurdo, came from Catrine, Ayrshire, Scotland, in the spring of 1927. He had had no previous farming experience but had been a conductor of a 50-piece string orchestra in England and was a violin instructor. This family were supplied with two Jersey cows, 2 chickens and a brood sow. They were taught to milk, feed cattle and irrigate the land. Later a team of horses was purchased. The following year four more Jersey cows were purchased and settler raised 86 young pullets. After showing good progress, ill luck was experienced by the settler and it was found advisable to transfer him to another farm in the spring of 1929. He had a splendid crop consisting of 12 tons of potatoes, which were sold at \$40 a ton, three tons of potatoes for seed, 70 tons of alfalfa, 10 tons of field corn and one ton of roots. Settler increased his herd from the six original Jerseys to 24 head of cattle. There was an increase of two Jersey heifers. Nine Jersey cows, six Jersey heifers and a Jersey bull were purchased and paid for from cash and cheques, his herd at present approximating in value \$1,780. In addition he purchased two light horses privately. This settler's outlook has in one short year become very rosy indeed and he is counted a sure success.

Another family from Cripps Corner, Staplecross, Hawkhurst, Kent, came to the Vernon district in 1928, and were placed on a small farm close to Vernon. From the outset the settler, M. P. Ayers, applied himself to the task in hand and realizing that his holding did not demand his whole time decided to accept outside employment whenever possible. While working outside he has been slowly improving his farm and living conditions. A new house has been erected while settler has remodelled the old dwelling into a serviceable barn. He also remodelled the poultry house, dug a temporary well and is now sinking a permanent well. He removed a number of the poor fruit trees and replanted to better commercial varieties. He has reared an excellent flock of Rhode Island Reds, and plans to increase this by 100 birds this year. Throughout he has worked hard, used good judgment, held operating costs to a minimum, lived economically and made sacrifices where necessary, with the result that he has met all payments in full and has a small reserve to carry him until he has returns from his 1930 crop. He has at all times been willing to accept advice and is now away to a good start.

A Scotch settler, Matthew Dunsmore, arrived in 1928 in the Calgary district and purchased a farm in the spring of 1929. He has made excellent progress by working out and saving his earnings. He now owns all his stock, consisting of six good milch cows, five calves, twenty-one hogs, twenty young pigs, two brood sows, fifty head of poultry and six work horses. Mr. Dunsmore and his son worked out fifteen days threshing at \$6 a day. They made all their payments in 1929 although they had a poor crop. They have cleaned up their land, secured winter employment baling hay and will purchase feed with the money earned. They are working towards the purchase of additional land when they feel that their resources will allow it.

Another successful British family is that of Mark Cameron who arrived in Canada with his wife and six children, four of them grown up, and was placed on a quarter-section which was found to be too small to keep the boys at home. The board, therefore, negotiated for him the purchase of the adjoining half section. Cameron has cleared and broken 65 acres of this half section in 1929, and 65 acres in 1928. During harvest time he makes it a practice to stook all night during moonlight nights. A lot of the stock and equipment is his own personal property, and despite the poor year for crops he has met his payment in full. His neighbours consider him an acquisition to the district. Apart from what he has paid the board, he is paying \$500 this year on the adjoining half section, which he purchased privately.

One of the British families in the district had the misfortune to lose his house by fire, resulting in the death of the eldest boy and considerable injury to the father and mother. The Field Supervisor organized the farmers and other citizens in the district and a new house was erected and furniture and clothing put in ready for the parents on their leaving the hospital.

A. A. Gibson, of the Calgary district, who came to Canada in April, 1929, brought with him some sittings of Black Leghorn eggs. He exhibited some of the roosters and pullets at the Didsbury Fair and was successful in taking five of the top prizes—firsts and seconds. H. Johnston took five first prizes at a local fair—one for a two-year-old colt, one for the best Shorthorn milking cow, one for the best pail-fed heifer calf, one for the best Tamworth sow and one for the best Barred Rock rooster. T. E. Haigh took the first prize for his vegetables at a local fair. William Motley, who arrived in Canada in 1928, took the first prize in the 1929 ploughing match held at Olds. Another British family took the honours for cheese at the Bowden fair.



In the Calgary district British families, during the summer of 1929, brought under the plough 2,075 acres of prairie. This land is all worked down and ready for crop in the spring of 1930. As most of the British families in the district are located in the park or mixed farming areas this involved a lot of heavy clearing and root picking.

Walter Davies, of Asquith, Sask., has one of the best farm gardens in the neighbourhood and has won many prizes for vegetables and some for flowers at the local shows. John Millar, of Watson, exhibited cattle, hogs and poultry at the local fair and won a number of prizes. O. C. Cole, in the Foam Lake district, has made a reputation for himself as a stock man.

Outside of the success achieved at exhibitions, numerous cases may be cited of British families, arrivals within the past five years, who have made noteworthy progress in developing their holdings. S. L. Fayter, of Prince Albert, a 1926 arrival under the British Family Scheme, was established on a half section west of Turtleford costing \$4,268. He has since bought an additional 160 acres to keep his boys at home, has met all payments and taxes to date and promises to be a real success although he started with very little capital.

Mrs. Geddes, a widow with three sons is established in the Hoey district of Prince Albert on a \$5,000 quarter, 60 acres being under cultivation at the start. They have now practically the whole quarter under cultivation. Another quarter has been bought and all payments and taxes have been met to date.

During 1929 British families in this district broke up 1,300 acres of new land and summer-fallowed 1,100 acres.

While the drought in the West was a serious setback to new settlers the progress of a number of British families is worthy of note. Patrick Doherty came to the Saskatoon district in 1926 from Londonderry, Ireland. The family consists of the parents and eight children, the eldest being 17. The farm is light land but is located in one of the best dairy districts contributory to Saskatoon. Six cows were purchased for Doherty. By purchasing a few additional cows and young heifers he has built up a herd of 11 to 14 cows milking. He has 28 head of cattle all told and has made around \$150 a month from his milk cheques during the past season. In addition he had in about 60 acres of wheat and had four acres of potatoes. He also raises chickens and turkeys. To keep his large family and become well established in the dairy business, free of debt, having to pay doctors' bills for two daughters who were operated on for appendicitis is an achievement of which this settler should be proud.

In the Saskatoon area there was not the amount of breaking done as in the average year as the ground was so dry it was impossible to break it. British families in the district broke 1,165 acres of new land in 1929, which was a fair showing considering the dry season.

In the province of Manitoba a number of British families are taking an active interest in the affairs of their municipalities and have done a great deal to improve the quality of their livestock. H. Parsons, of Stonewall, took first prize last year for cows and heifers. Previously he had been awarded the Simpson Trophy by winning it three successive years for the best Holstein herd in the district. His daughter won first prize at the Brandon Fair for a calf and second prize at the Stonewall Fair. His boy won tenth prize at the Brandon Fair and third prize at the Stonewall Fair for a calf.

R. S. Chalmers, of MacGregor, won the following prizes at the MacGregor Fair in 1929: First prize, ram; second prize, ewe; first and third, ewe lambs; first and second, wethers; first and second, pens of three lambs; first two-year-old heifer.

Mr. King, of Teulon, won first prize at the Teulon Fair for a yearling, as well as three specials and two firsts. His son won second prize for a six-months calf in the dairy class.

The family of Harold Evans came forward under the British Family Scheme in 1925, and were placed on a farm in Ontario for their probationary year, work being secured for Mr. Evans with neighbouring farmers. At the end of the first year Mr. Evans was not ready to operate a farm on his own account and he was placed with a farmer where he had the use of a house and half an acre for a garden, stabling for a cow and accommodation for hens. His eldest boy also worked for a farmer and gained considerable experience. This settler saved in these three years \$170 to repay his assisted passage loan and had \$300 capital. He then asked to be established, and a farm was found for him near Bowmanville, where he took up residence in the spring of 1929. His eldest boy continued to work out at \$35 per month. The farm was cropped by Evans and he has been gradually equipped and supplied with necessary stock. He has operated the farm in a satisfactory manner under the direction of the supervisor and has now a herd of seven cows, from which he is realizing approximately \$20 a week.

J. W. Armit, with his wife and four children, came to Canada under the British Family Scheme in 1927. They are from Fifeshire. After putting in their probationary year, they were established in the spring of 1928 on a 100-acre farm, 40 acres under cultivation, three acres of orchard and the balance bush and pasture. The acreage of tillable land was small and the soil was low in fertility. From the beginning this family took an interest in their farm and the first year grew one and a half acres of potatoes, one acre of corn, and the settler obtained four days' work every week away from the property. Settler was supplied with a team of horses in the fall of the first year and was able to complete his ploughing before winter. He was also supplied with four cows and has developed a herd of eight cows. Production of the farm has increased by careful ploughing, cultivation and seeding to clover. In 1929 he grew five acres of tomatoes for the canning factory and a quarter-acre of beans.

In the Baie Verte district, New Brunswick, James Garvin won second prize for his litter of pigs and Thomas Templeton won third prize. James McGowen got first prize for his cured bacon at the Amherst Fair. The son of Archibald Thacker was awarded first prize for a heifer exhibited at the Calf Club Fair at Prince Edward Island. The son of Harry Brown, of Woodstock, also received first prize for his yearling heifer at the Woodstock Fair.

Richard Hearn of Rockery Corner, Bredgar, near Sittingbourne, Kent, with his family consisting of three girls, 16, 14 and 12, and one boy, one year old, came to Prince Edward Island on May 4, 1926, and were settled on 107 acres at Georgetown Royalty. The property contained adequate buildings and there were 81 acres clear and cultivable, but the soil was impoverished and needed building up. When the family arrived they had only \$25 in cash and as they took over the operation of their farm the first year it was necessary to advance a seed and fertilizer loan of \$75. Their 1929 payment amounted to \$323.83. This has been paid in full and in addition settler has spent \$1,104 in cash to cover seed, fertilizer, some furniture and equipment. The settler with his wife and eldest daughter do practically all the farm work. They have a team of horses of which they are very proud and could realize almost double the price paid for them at any time they wish to put them on the market. Their stock consists of two horses, five cows, three young cattle (board increase) and seven privately owned cattle, besides a flock of 125 hens.



The settler is a hard worker and a good manager. His achievements, considering the large amount of equipment purchased privately and paid for and his ability to meet his obligations to the Government, mark him as a pronounced success.

Mrs. Jane Templeton, two sons, aged 27 and 23, and two daughters, 18 and 15, came from Braeside, Lenzie, Lanarkshire, to Lakeside, Kings county, New Brunswick, in April, 1926. They were settled on a 166-acre property of which 125 acres were under cultivation, 20 acres in pasture and 21 acres in wood and timber. The buildings consist of a large house, two barns with stable attached and other outbuildings. The price of this holding was \$6,000. As the family had experience at dairying in the Old Country, they took over this proposition as a going concern and received the maximum advance of \$1,500 for stock and equipment. So far this family have made an outstanding success. They have paid to the board \$1,465.39, which squares their account to date. Their stock consists of two horses, twenty-four cows, one bull, four calves, three pigs and seventy poultry. The most of the revenue is obtained from the sale of butter to regular customers at 45 cents per pound the year round.

Albert John Adams came from 12, Council Houses, Canewdon, Rochford, Essex, to a farm at Onslow, Colchester county, Nova Scotia. The property contained 140 acres of which 48 acres were under cultivation, 32 acres in pasture and balance in bush and wood. The family had considerable experience at farm work in England, but they had less than \$100 on arrival in Canada and were placed on a farm that required a lot of work to bring it back to a good state of cultivation. The father and son worked out the first year at farm work, or at whatever was offering in the district, while the mother performed house work in the town of Truro, four miles distant. The second season they took over the operation of their farm and have since made payments to the board amounting to \$510.95. This means their financial obligations to the board with the exception of \$100 which is promised as soon as the returns from their crop have been realized. They have paid their taxes and bear a good reputation in the neighbourhood. The stock consists of two horses and five cows and the settler is rapidly increasing the fertility of his soil. This family had a hard proposition to tackle, but so far they have made excellent progress.

Andrew Forret, with his wife, two boys, aged 14 and 8 years, and two girls, 12 and 6 years, came from 123, Victoria Road, Kirkaldie, Scotland, to St. Martins, St. John county, New Brunswick, on the 14th day of May, 1928, and were settled on a 200-acre property, 30 acres of which was under cultivation, 20 acres in pasture and the balance in a mixed growth of wood. The buildings consisted of a house, barn, woodshed, henhouse and hog pen, all needing some repair, but adequate for the proposition. The settler took over the operation of this farm which was not in a good state of cultivation and equipped himself slowly. The board purchased a horse and three well bred cows. The settler, himself, purchased 100 day-old chicks, of which his wife immediately assumed the care. He put in a small crop the first year and besides taking whatever outside work offered he spent considerable time in repairing his buildings. He has been able to pay his Special Advance Loan for insurance, has his taxes paid to date, as well as a Special Advance Loan of \$54 for seed. They have increased their cattle to nine head and have 84 poultry and a brood sow. Although the family are located on a difficult proposition, they seem contented and have made decided progress to date.

### Settlers as Immigration Agents

Satisfied British settlers under the British Family agreements have been responsible for the migration of many other settlers and their establishment on farms. These are the best immigration agents Canada can have. Their letters home are a pleasant contrast to the adverse criticism which appears in British papers occasionally, emanating from those few families who have returned to the Old Country disappointed. The board has on record scores of spontaneous letters written by settlers to their home-town newspapers and friends, telling of their gratitude for the kindly welcome and treatment received from their new Canadian neighbours, and these letters have been instrumental in inducing a considerable number of others to come out. Mrs. Jane Templeton, of Lakeside, Kings county, New Brunswick, induced her two sons to migrate with their families and they are both settled under the 3,000 Family Scheme and doing well in the Havelock district. A married daughter with her husband and family have also come forward under the scheme. Gilbert Berry, settled at Sussex, Kings county, induced his son and two sons-in-law to come out and they are hoping to be established this year. Through his efforts Gordon Ford Aitken has also taken up a property near Sussex. Leslie Woodington, settled near Burlington, Prince county, P.E.I., induced his father and other members of his family to migrate, and both these families are doing well. Allison Carter, settled at Lakeville, Carleton county, N.B., is responsible for the migration of his son who is now settled with his family at Lakeville. Samuel Lean of Lower St. Marys, York county, N.B., is responsible for the coming out of Oliver Scott, who is doing well at Fredericton.

In the Watson district of Saskatoon several settlers were encouraged by British Family settler John Miller to come out, including the William Ingram family of Spalding. Several connections of the families of Henry Irving and R. E. Savage, who came out in 1926, came out on hearing favourable reports of their relatives. Alfred Smith came to Canada in 1928 as a farm worker and in 1929 his father and family migrated under the Family Scheme.

As a result of the satisfactory establishment of British families in the Regina district, two families, those of William and T. Wallace, came out under the Family Scheme.

















## NINTH REPORT

of the

SOLDIER SETTLEMENT  
OF CANADA

DECEMBER 31, 1931



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY





CALVA 28  
-R27

NINTH REPORT

of the

SOLDIER SETTLEMENT  
OF CANADA

DECEMBER 31, 1931



OTTAWA  
F. A. ACLAND  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1932



His Excellency, the Right Honourable, the Earl of Bessborough, P.C.,  
G.C.M.G., Governor General and Commander-in-Chief of the Dominion  
of Canada.

AY IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to your Excellency, the report of  
the Soldier Settlement of Canada on its activities and operations for the calendar  
year ending December 31, 1931.

I have the honour to be,

Your Excellency's most obedient servant,

W. A. GORDON,  
*Minister of Immigration and Colonization.*

OTTAWA, February 1, 1932.





## ANNUAL REPORT

# SOLDIER SETTLEMENT OF CANADA

DECEMBER 31, 1931

### SOLDIER AND GENERAL LAND SETTLEMENT

The Soldier Settlement department conducts the work of soldier land settlement under the Soldier Settlement Act of 1919 and amendments, and general land settlement as the Land Settlement Branch of the Department of Immigration and Colonization.

The purpose of this report is to present clearly the position of settlement at December 31, 1931; a financial statement of loans; the general policy governing land settlement under existing conditions; the character of work performed and the salient features of reorganization which was undertaken with object of increasing the efficiency and decreasing the administration costs of the department.

In settlement work, the department deals not only with the human factor with the business administration of a public estate comprising 22,814 farms, representing a net investment of \$63,383,227.90. Proper cognizance must be taken of each of these aspects.

Soldier land settlement work and general land settlement activities of the department are complementary. This is evidenced by the changing character of settlement in the past twelve years' operations. Twenty-four thousand four hundred and ninety-one (24,491) soldier settlers were established on the land loans. At this date there are 11,612 soldier settlers; 5,184 civilian settlers; 2,226 British family settlers; 226 civilian settlers on reverted British family farms; 3,409 farms on hand for resale. Two thousand two hundred and seventy-five loans have been repaid in full in cash. As the purely soldier settlement has diminished, the general land settlement feature, namely, the resettlement of reverted lands through sale to civilian farmers and British family farmers, has increased.

Summarized, there are 19,405 active settlers; 3,409 parcels of land are on hand for resale, a total of 22,814 farms under administration.

Many soldier settlers, British families and civilian settlers are experiencing difficulties at the present time in meeting their obligations. In certain restricted areas where crop failure has overtaken settlers, it is not merely a question of how to meet obligations; the problem is one of retention of existing settlement. The situation calls for the utmost the department is able to render in the way of practical constructive service.

### SOLDIER SETTLEMENT

The present position of the 11,612 soldier settlers is as follows: 5,500 are in a secure position from the standpoint of equity and their success seems assured; approximately 4,500 additional settlers have a reasonable chance of success and the department has a responsibility in assisting these settlers, through practical

supervision, to become established on a sound footing. Approximately 1,600 soldier settlers are in the category "likely to fail," due, primarily, to the fact that they have not the ability or temperament to handle successfully farms of their own.

### **Policy**

The policy of the department with respect to settlers who are making honest attempt to operate their farms to the best advantage and who, because of crop failure or other adversity beyond their control, are unable to meet their obligations, is one of all reasonable leniency.

Settlers who are in position to meet their annual payments are expected to do so. The department insists, where the circumstances warrant, that settlers' obligations in this respect be carried out. This is in the interest of settlers themselves who desire ownership of their properties and is the only equitable stand, having regard to the substantial number of settlers who year by year make the necessary effort and sacrifice to keep their accounts in good standing.

When the original Soldier Settlement Act was passed, the re-establishment aspect was a major consideration. With respect to some 1,600 soldier settlers now in the class "likely to fail," the department still has a direct re-establishment responsibility. While the inability of many of these settlers to pay for their farms is fully recognized, it is evident that dispossession of their farms under existing conditions would not be warranted. Foreclosure is resorted to only in extreme cases such as fraud or action on the part of a settler which obviously resulting in deterioration of security. The department gives careful consideration to the question of whether the family leaving the farm is securing a gainful occupation.

### **Financial**

Attention is directed to the condensed balance sheet, page 11, which gives in summarized form the loan situation from the passing of the Soldier Settlement Act to date. The accompanying schedules detail the major items in the balance sheet.

In connection with the reduction in gross loans from \$145,220,319.64 to \$63,383,227.90, it is noted that \$49,270,196.96 has been paid into the Treasury in principal and interest; \$21,721,976.52 has been written off settlers' accounts through successive remedial enactments and \$10,844,918.26 has been deducted on account of losses sustained to date in the resale of land and chattels. The amount paid into the Treasury includes repayment of principal and interest by settlers and monies received from all other sources, including cash receipts from resale of land and chattels. In the balance sheet, no estimate has been made of future losses in connection with the sale of securities on hand.

### **Remedial Legislation**

A summary of the various remedial legislative measures is recorded on page 13, and examples of the financial betterment in the accounts of individual settlers as a result thereof are given on page 14.

In addition to \$21,721,976.52 written off soldier settlers' accounts through the Livestock Reduction Amendment, 1925, Land Revaluation Amendment, 1925, and 30 per cent Reduction of Indebtedness Amendment, 1930, soldier settlers were granted interest exemption under the Loan Consolidation Amendment, 1922, the estimated saving to settlers in interest being \$10,269,108.87.

### **Collections**

The department insists, where settlers are in a position to meet their annual payments, that they do so in their own interest and to this end district office collection officials and field staff co-operate to full extent. Field supervisors have

urate knowledge of crop conditions in their respective sub-districts and in most es are informed of the payment prospects of individual settlers. District ces are kept advised of payment prospects and conduct collection correspondence in a knowledge of field conditions. Where settlers are in position to y more than the annual instalment due, they are encouraged to do so.

A summarized statement of collections by districts is given on page 15. ring the collection year ending June 30, 1931, settlers paid \$1,010,186.55 or 8 per cent of the total amount due, \$3,075,338.22; in addition to this 9,158.29 was collected in prepayments. Collections during the past year have n substantially lower than in previous years, as indicated in the comparative tement of collections for the past six years, page 16.

kes

The municipal tax situation is one of the more important administrative blems confronting the department and is the subject of careful review at the ent time. The payment of \$2,051,016.24 to municipalities on account of lers' taxes during the five year period ending December 31, 1931, indicates the e commitments entailed in existing agreements with the unions of munici- ties.

In addition to the heavy commitments involved, as above indicated, the ting tax agreements have imposed upon the department substantial adminis- tion costs.

urance

The insurance placed by the department and settlers and held as collateral rity for loans covers buildings and chattels of soldier settlers, of civilian hasers of reverted farms, of settlers under the 3,000 British Family Agree- t, as well as buildings on unsold reverted property where insurance is war- ed.

The amount of insurance in force as at December 31, 1931, is \$21,285,469.70, hich \$16,132,691.28 is carried in standard tariff companies and \$5,152,778.42 arried in approved farmers' mutual companies. Of the total amount of rance carried \$19,683,175.13 covers buildings on farm properties.

Fire loss recoveries for the six months' period ending June 30, 1931, amount 31,441.36.

### LAND SALES

Land sales and resettlement of farms that have reverted is an important e of the department's work. Idle farms represent non-productive assets, by constituting in effect a liability to the Dominion and to the municipality hich they are situated. A definite policy of land sales has been put into ation having as its basis the conversion of non-producing farms into revenue ucing units and the equally important factor of bringing together idle land idle families who are qualified to farm and are seeking productive work. colonization aspect is regarded as of national importance under prevailing itions. In all cases of resale, special care is taken in the selection of the onal risk, the objective being to conduct a sale that is likely to culminate in rship. Experience has shown the futility and the unwarranted administra- cost entailed in negotiating sales on any other basis.

### 3,000 BRITISH FAMILY SETTLEMENT SCHEME

This settlement project has been described in detail in previous annual ts. The salient points of the scheme follow:—

In 1924 the British and Dominion governments entered into agreement for ettlement of 3,000 British families on Dominion Government owned farms.



## SOLDIER SETTLEMENT OF CANADA

The British Government agreed to advance up to £300 per family for the purchase of chattels. The Dominion Government agreed to sell Dominion Government-owned farms, viz., reverted soldier settlement farms; purchase chattels with British money; supervise the farm operations of the settlers and maintain adequate organization for the collection of monies due. The loans extend over twenty-five years with interest at 5 per cent on the amortization plan.

The agreement provides for the sharing of losses in the same proportion as the gross advances by the British and Dominion governments.

Financial statement of loans to British families, and collection statements are recorded on pages 11 (and accompanying schedules) and 17.

A total of 3,346 families came forward for settlement, of which 170 withdrew from the scheme before receiving advances, and 1,075 withdrew after contracting loans—a total of 1,245 withdrawals. The last families for settlement under the agreement came to Canada in the spring of 1929. The agreement made provision for the replacement of families during the period of settlement, which accounts for the apparent surplus of 346 in the number of arrivals. There are now 2,000 British families operating their farms under this scheme; 13 families have repaid their loans in cash or by tripartite sale; 18 families have not yet received a loan.

The general policy described as governing the operations of soldier settlement is applicable to British families under existing agricultural conditions. The cost of administering British family settlement is relatively higher than the present administrative cost of soldier settlement. This is due to the fact that British families had no previous farming experience in Canada and had no personal equity in their farms at the time of settlement. These conditions necessitate more frequent visits by the field supervision staff in the early years of British settlement. This higher administration cost will obtain until the British families have acquired more experience and a substantial equity in their farms.

### 500 NEW BRUNSWICK FAMILY SETTLEMENT SCHEME

This settlement agreement was entered into by the British, Dominion and New Brunswick governments for the settlement of 500 families in the province of New Brunswick over a period of six years beginning 1928. Under the agreement, the New Brunswick Government supplies the farms, the British Government advances up to \$1,500 per family for the purchase of chattels and the Dominion Government is responsible for administration and supervision. The loans extend over twenty-five years with interest at 5 per cent on the amortization plan. The agreement provides for the sharing of losses by the respective governments as follows: the province of New Brunswick absorbs capital losses on land; the British and Dominion governments each absorb 50 per cent of loss on live stock and equipment. Interest losses on land for the first two years are borne 50 per cent by the British Government and 25 per cent each by the Dominion and Provincial governments. This project is administered by the Soldier Settlement department. Financial statement of loans to settlers and collection statement are recorded on pages 11 (and accompanying schedules) and 17. Three hundred and fifty-nine families have been settled during the past four years.

### FIELD SUPERVISION

The field supervision staff furnishes the personal contact between settlers and the department. The degree of success of land settlement operations as a whole is, in large measure, reflected by the efficiency of supervisors in the conduct of their work. There are 100 field supervision districts in the Dominion, each in charge of a field supervisor. Each supervisor is responsible on the average for 195 settlers and an aggregate investment of \$634,000 of public funds. The du-

## SOLDIER SETTLEMENT OF CANADA

of the field supervisor embrace periodical inspection of security (land and chattels); collections; sale of reverted farms and the devotion of as much time as possible to the oversight of the farming operations of the lower grade soldier settlers and British family settlers. Each supervisor has on the average 25 British families, and 50 soldier settlers who require supervision. Field supervisors are appointed primarily on the basis of their practical farm experience. Apart from their necessary duties of inspection and collections referred to, their chief responsibility is to assist the weaker settlers in developing their holdings along lines that will produce revenue and enable the settlers to meet their indebtedness. Close attention is now being given the conduct of field work in the various sub-districts.

### GENERAL LAND SETTLEMENT

The Soldier Settlement department is also the Land Settlement Branch of the Department of Immigration and Colonization and as such performs land settlement work of a general character required by the department. The Director of Soldier Settlement is Director of the Land Settlement Branch.

In the autumn of 1930 a policy of "colonization within Canada" was instituted and the branch has since been actively engaged in work of land settlement and farm placement as a major item in its general land settlement activities. This colonization movement was extended in the spring of 1931 by way of co-ordinated effort with the colonization departments of the railways and, later, through co-operation with the provincial colonization departments. District superintendents and field staff of the department have co-operated with the provinces and railways in this work. Since October, 1930, the branch has placed 5,676 single men in farm work and settled 978 families on vacant soldier settlement farms, exclusive of those placed by the railways, which brings the grand total to 12,990 single men and 6,343 families.

### RURAL INVESTIGATIONS—DEPARTMENT OF PENSIONS AND NATIONAL HEALTH

Since September, 1930, the field staff of the department has been utilized to carry out investigations, in rural districts, of applications for allowance under the War Veterans' Allowance Act of 1930. This measure of co-operation between the Department of Pensions and National Health and the Soldier Settlement department was agreed upon because of the special facilities possessed by the Soldier Settlement department for conducting the work and the economy in cost it was likely to effect. Payment to the department is to be made by the Department of Pensions and National Health on the basis of the cost of doing the work.

Four thousand one hundred and seventy-one (4,171) investigations have been made in the period September 1, 1930—December 31, 1931. Summary of investigations by provinces is given on page 18.

The Soldier Settlement department is also actively co-operating with the Department of Pensions and National Health in carrying out investigations, both rural and urban, in connection with special pension cases and, similarly, with the Board of Pensions Commissioners in rural districts in the matter of pension applications.

### ADMINISTRATION—REORGANIZATION OF THE DEPARTMENT

The annual report for the year ending December 31, 1930, was omitted as the Soldier Settlement department was then undergoing complete reorganization. In September, 1930, it was decided that a comprehensive survey and examina-



tion of the entire land settlement operations and administration was necessary with the object of increasing efficiency and decreasing administration costs.

The work of land revaluation, due to the Revaluation Amendment of 1927 which involved a credit of \$7,476,092.23 in the accounts of soldier settlers, had been practically completed and the remedial legislation of 1930, granting 30 per cent reduction in soldier settlers' indebtedness, meant a further immediate writing down of settlers' accounts to the extent of \$11,318,014.30. It was obvious that with the financial position of settlers bettered to the extent of \$18,794,106.53, a substantial reduction in administration costs should be made.

On August 1, 1930, the organization consisted of a board of three commissioners, including chairman; nine executive branches at head office, each in charge of a chief; 11 district offices; and a total staff of 526. There were 164 motor cars in operation by district and field staff.

In the conduct of reorganization, care was taken that there should be no elimination or curtailment of services essential to settlers whose affairs are administered by the department.

Before any reduction of staff was effected, provision was made by order in council for special retiring allowance on the basis of one month's salary for each two years of completed service to employees who had been with the department more than five years. Employees having less than five years' service were granted, in most instances, retiring allowance equal to two months' salary.

Following an analysis of land settlement operations and administration, including head office, district office and field, reorganization was put into effect. There is now one director in place of a board of three commissioners. There are three executive branches—Accounts, Agriculture, Estates and Securities—instead of the nine branches, formerly existent. Uniformity of organization with respect to these three branches has been established throughout the district offices.

There are now eight district offices instead of 11. The services of 158 of the staff, inclusive of 16 senior executive staff were found not required and the retirement of this personnel permitted a salary cost reduction of \$270,264. Of the staff retired 77 per cent were office staff. The number of motor cars was reduced by 43; there are now 121 in operation.

The total reduction in annual administration costs effected by reorganization was \$330,274, of which \$270,264 was reduction in salary list through staff terminations; \$33,240 saving by elimination of 43 motor cars, and by the more economical operation of cars retained; \$26,770 reduction in travelling expenses. As the salaries of a number of retired employees and their retiring allowances were paid out of 1931-32 appropriations, the full effect of the saving through reorganization will not be apparent until 1932.

The total administration cost of soldier and general land settlement, fiscal year 1930-31, was \$1,297,269.79. Reorganization has reduced this annual cost to \$966,995.79. It is estimated general land settlement and colonization this year will cost \$213,000 which leaves the present cost of administering soldier land settlement \$753,995.79. The present administration cost of soldier land settlement is 1.2 per cent of the net investment as shown in balance sheet.

СТРОИТЕЛЬСТВО

11

# SOLDIER SETTLEMENT OF CANADA

## SOLDIER SETTLEMENT OF CANADA—GROSS ADVANCES FOR LOANS AS AT DECEMBER 31, 1931

| On Account   | Amount                  |
|--|-------------------------|
| Land purchase.....                                       | \$ 60,564,380 10        |
| Removal of encumbrances.....                             | 2,716,474 89            |
| Permanent improvements.....                              | 11,648,487 48           |
| Stock and equipment.....                                 | 29,098,847 98           |
| Special advances.....                                    | 8,605,403 78            |
| Initial payments returned.....                           | 2,048,395 83            |
| Replacements.....  | 1,037,076 15            |
| Refunds of settlers' equity.....                         | 226,646 63              |
| Credits due to resales.....                              | 610,954 19              |
| Indian soldier settlers.....                             | 425,352 77              |
|  | <hr/> 116,982,019 80    |
| Interest charges.....                                    | 20,900,122 18           |
|  | <hr/> 137,882,141 98    |
| Deduct:—   |                         |
| Properties transferred to British Family Settlement..... | 8,431,234 51            |
| Net advances for Soldier Settlement Loans.....           | <hr/> \$ 129,450,907 47 |

## BRITISH FAMILY SETTLEMENT—GROSS ADVANCES FOR LOANS AS AT DECEMBER 31, 1931

### 3,000 BRITISH FAMILY AGREEMENT—

#### Canadian Government Loans—

|                         |                       |
|-------------------------|-----------------------|
| Land transferred from—  |                       |
| Soldier Settlement..... | \$ 8,431,234 51       |
| Other settlement.....   | 240,764 98            |
| Special advances.....   | 350,738 68            |
|                         | <hr/> \$ 9,022,738 17 |

#### British Government Loans—

|   |                     |
|---|---------------------|
| Loans made from British Government Funds— |                     |
| Land purchased.....                       | 113,427 91          |
| Stock and equipment purchased.....        | 3,243,973 06        |
|   | <hr/> 3,357,400 97  |
| Assisted passage loans.....               | 167,506 52          |
| Replacements.....                         | 197,913 32          |
|   | <hr/> 12,745,558 98 |

#### Interest charges—

|               |                       |
|---------------|-----------------------|
| Canadian..... | 1,392,011 61          |
| British.....  | 466,129 32            |
|               | <hr/> 1,858,140 93    |
|               | <hr/> \$14,603,699 91 |

### N. B. 500 FAMILY AGREEMENT—

|   |                       |
|---|-----------------------|
| Provincial Government land.....             | 648,108 48            |
| British Government stock and equipment..... | 429,294 96            |
| Assisted passage loans.....                 | 5,532 64              |
| Replacements.....                           | 5,678 41              |
| Interest charges.....                       | 77,097 77             |
|   | <hr/> 1,165,712 26    |
| Total.....                                  | <hr/> \$15,769,412 17 |

# SOLDIER SETTLEMENT OF CANADA

## SOLDIER SETTLEMENT OF CANADA—LOAN REPAYMENTS AS AT DECEMBER 31, 1931

|                       | On account of | Amount           |
|-----------------------|---------------|------------------|
| Initial payments..... |               | \$ 6,250,015 17  |
| Principal.....        |               | 25,030,768 80    |
| Interest.....         |               | 15,199,541 55    |
|                       |               | <hr/>            |
| Replacements.....     |               | 46,480,325 52    |
|                       |               | 1,177,634 75     |
|                       |               | <hr/>            |
| Total.....            |               | \$ 47,657,960 27 |

## BRITISH FAMILY SETTLEMENT—LOAN REPAYMENTS AS AT DECEMBER 31, 1931

### 1000 BRITISH FAMILY AGREEMENT—

|                                |               |                 |
|--------------------------------|---------------|-----------------|
| <i>Principal—</i>              |               |                 |
| Canadian Government loans..... | \$ 294,521 25 |                 |
| British Government loans.....  | 464,196 39    |                 |
|                                | <hr/>         | \$ 758,717 64   |
| Assisted passage.....          |               | 159,174 60      |
| Replacements.....              |               | 197,913 32      |
|                                |               | <hr/>           |
|                                |               | 1,115,805 56    |
| <i>Interest—</i>               |               |                 |
| Canadian Government loans..... | 356,398 14    |                 |
| British Government loans.....  | 94,877 51     |                 |
|                                | <hr/>         | 451,275 65      |
|                                |               | <hr/>           |
|                                |               | \$ 1,567,081 21 |

### 7. B. 500 BRITISH FAMILY AGREEMENT—

|  |           |                 |
|--|-----------|-----------------|
| <i>Principal—</i>                              |           |                 |
| New Brunswick government loans.....            | 12,262 96 |                 |
| British Government loans.....                  | 15,474 78 |                 |
|  | <hr/>     | 27,737 74       |
| Assisted passage.....                          |           | 3,447 08        |
| Replacements.....                              |           | 5,678 41        |
|  |           | <hr/>           |
|  |           | 36,863 23       |
| <i>Interest—</i>                               |           |                 |
| New Brunswick government loans.....            | 5,052 27  |                 |
| British Government loans.....                  | 3,239 98  |                 |
|  | <hr/>     | 8,292 25        |
|  |           | <hr/>           |
|  |           | 45,155 48       |
| <hr/>  |           |                 |
| Total payments, British Family Settlement..... |           | \$ 1,612,236 69 |

## SOLDIER SETTLEMENT OF CANADA—LEGISLATIVE REDUCTIONS DECEMBER 31, 1931

### FIVE STOCK REDUCTIONS—

|  |                 |
|--|-----------------|
| 15-16 George V, Chap. 53, Section 67. Assented to June 27, 1925..... | \$ 2,927,869 99 |
| <i>AND REVALUATION—</i>  |                 |
| 17 George V, Chap. 68, Section 68. Assented to April 14, 1927—       |                 |
| Awards to date.....  | \$ 7,407,092 23 |
| Estimated additional awards.....                                     | 69,000 03       |
|  | <hr/>           |
|  | 7,476,092 23    |

### 10 PER CENT REDUCTION—

|   |                 |
|---|-----------------|
| 20-21 George V, Chap. 42, section 70. Assented to May 30, 1930— |                 |
| Principal.....  | \$ 8,668,708 05 |
| Interest.....   | 2,649,306 25    |
|   | <hr/>           |
|   | 11,318,014 30   |
|   | <hr/>           |
|   | \$21,721,976 52 |

NOTE.—In addition to the above, the amendment to the Act of 1922, 12-13 George V, Chap. 46, an act to amend the Soldier Settlement Act, 1919, provided for the exemption of interest, the estimated saving to settlers being \$10,269,108.87.



# SOLDIER SETTLEMENT OF CANADA

## EFFECT OF LEGISLATIVE REDUCTIONS—AVERAGE ORIGINAL LOAN OF \$5,000

Settler who has met all payments—

|  |    |          |
|--|----|----------|
| Loan.....                                    | \$ | 5,000 00 |
| Interest (including interest remission)..... |    | 2,321 60 |
| Total.....                                   |    | 7,321 60 |
| Payments by settler.....                     |    | 2,976 18 |
|  |    | 4,345 42 |

*Legislative Reductions—*

|                            |    |          |
|----------------------------|----|----------|
| Livestock reduction.....   | \$ | 320 00   |
| Land revaluation.....      |    | 979 02   |
| 30 per cent reduction..... |    | 717 77   |
| Interest remission.....    |    | 931 97   |
|                            |    | 2,948 76 |

|                   |    |          |
|-------------------|----|----------|
| Present debt..... | \$ | 1,396 66 |
|-------------------|----|----------|

Settler who has met no payments—

|  |    |          |
|--|----|----------|
| Loan.....                                    | \$ | 5,000 00 |
| Interest (including interest remission)..... |    | 3,251 33 |
| Total.....                                   |    | 8,251 33 |

*Legislative Reductions—*

|                            |    |          |
|----------------------------|----|----------|
| Livestock reduction.....   | \$ | 320 00   |
| Land revaluation.....      |    | 979 02   |
| 30 per cent reduction..... |    | 1,680 72 |
| Interest remission.....    |    | 1,153 83 |
|                            |    | 4,133 57 |

|                   |    |          |
|-------------------|----|----------|
| Present debt..... | \$ | 4,117 76 |
|-------------------|----|----------|



15

SOLDIER SETTLEMENT OF CANADA—COLLECTION YEAR 1930-31—JULY 1, 1930-JUNE 30, 1931

|   |                                    |
|---|------------------------------------|
| N.B.—Of the 9,126 settlers who have made payments | 4,744 or 52 percent paid in full.  |
| “   | “                                  |
| “   | 4,382 or 48 per cent paid in part. |
| “   | “                                  |

|   |                                    |
|---|------------------------------------|
| N.B.—Of the 9,126 settlers who have made payments | 4,744 or 52 percent paid in full.  |
| “   | “                                  |
| “   | 4,382 or 48 per cent paid in part. |
| “   | “                                  |

SOLDIER SETTLEMENT OF CANADA—COLLECTIONS—COMPARATIVE STATEMENT SHOWING PERCENTAGE OF AMOUNT COLLECTED TO  
AMOUNT DUE, ALSO RATING OF DISTRICT OFFICES

| District                 | 1925-1926 |             | 1926-1927 |             | 1927-1928 |             | 1928-1929 |             | 1929-1930 |             | Summary<br>1925-1930 |             | 1930-1931 |             | Summary<br>1925-1931 |             |
|--------------------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|----------------------|-------------|-----------|-------------|----------------------|-------------|
|                          | Rating    | Per<br>cent | Rating    | Per<br>cent | Rating    | Per<br>cent | Rating    | Per<br>cent | Rating    | Per<br>cent | Rating               | Per<br>cent | Rating    | Per<br>cent | Rating               | Per<br>cent |
| Toronto.....             | 2         | 82          | 4         | 67          | 5         | 67          | 2         | 69          | 4         | 70          | 2                    | 71          | 4         | 65          | 1                    | 70          |
| Prince Albert.....       | 1         | 84          | 2         | 76          | 3         | 68          | 6         | 61          | 1         | 88          | 1                    | 73          | 7         | 26          | 2                    | 67          |
| Sherbrooke.....          | 10        | 51          | 6         | 93          | 6         | 66          | 1         | 70          | 2         | 72          | 3                    | 66          | 5         | 60          | 3                    | 65          |
| Saint John.....          | 8         | 63          | 10        | 57          | 9         | 50          | 9         | 57          | 5         | 70          | 7                    | 59          | 1         | 68          | 4                    | 61          |
| Vancouver.....           | 6         | 65          | 5         | 63          | 8         | 58          | 8         | 59          | 8         | 50          | 8                    | 59          | 2         | 67          | 5                    | 61          |
| Saskatoon.....           | 7         | 64          | 3         | 68          | 4         | 67          | 5         | 64          | 7         | 50          | 4                    | 66          | 8         | 25          | 6                    | 59          |
| Regina.....              | 4         | 79          | 1         | 76          | 2         | 72          | 4         | 65          | 10        | 45          | 5                    | 65          | 11        | 13          | 7                    | 58          |
| Calgary.....             | 5         | 67          | 7         | 63          | 7         | 66          | 3         | 65          | 9         | 48          | 6                    | 62          | 10        | 18          | 8                    | 54          |
| Winnipeg.....            | 9         | 60          | 8         | 60          | 11        | 43          | 7         | 60          | 3         | 70          | 9                    | 59          | 6         | 28          | 9                    | 54          |
| Edmonton.....            | 7         | 64          | 9         | 58          | 1         | 72          | 10        | 52          | 11        | 42          | 10                   | 57          | 9         | 22          | 10                   | 51          |
| Vernon.....              | 11        | 43          | 11        | 40          | 10        | 43          | 11        | 34          | 6         | 66          | 11                   | 45          | 3         | 67          | 11                   | 49          |
| Dominion percentage..... | .....     | 69          | .....     | 63          | .....     | 63          | .....     | 59          | .....     | 55          | .....                | 62          | .....     | 33          | .....                | 57          |

# SOLDIER SETTLEMENT OF CANADA

| District            | Due payments                             |                                 |          |           | Amount of pre-payments received | Total amount received | Number of settlers with payments due | Settlers making payments |       |          |      |
|---------------------|--|---------------------------------|----------|-----------|---------------------------------|-----------------------|--------------------------------------|--------------------------|-------|----------|------|
|                     | Total amount including assisted passages | Amount of due payments received | Per cent | In full   |                                 |                       |                                      | In part                  | Total | Per cent |      |
|                     | \$                                       | cts.                            | \$       |           |                                 |                       |                                      |                          |       |          | cts. |
| Vancouver.....      | 67,659 86                                | 31,064 40                       | 45.9     | 7,423 65  | 38,488 05                       | 209                   | 45                                   | 143                      | 188   | 89       |      |
| Sherbrooke.....     | 10,186 86                                | 3,390 01                        | 33.3     | 1,817 43  | 5,207 44                        | 42                    | 3                                    | 39                       | 42    | 100      |      |
| Saint John.....     | 55,868 99                                | 18,520 98                       | 33.2     | 6,840 51  | 25,361 49                       | 254                   | 31                                   | 158                      | 189   | 74       |      |
| Toronto.....        | 49,382 31                                | 11,864 59                       | 24.0     | 5,958 06  | 17,822 65                       | 155                   | 33                                   | 82                       | 115   | 74       |      |
| Calgary.....        | 130,454 62                               | 13,945 34                       | 10.7     | 3,281 59  | 17,226 93                       | 320                   | 15                                   | 118                      | 133   | 41       |      |
| Winnipeg.....       | 87,414 16                                | 6,821 80                        | 7.8      | 2,635 40  | 9,457 20                        | 237                   | 9                                    | 56                       | 65    | 27       |      |
| Edmonton.....       | 168,858 29                               | 12,717 44                       | 7.5      | 5,382 82  | 18,100 26                       | 440                   | 9                                    | 110                      | 119   | 27       |      |
| Saskatoon.....      | 192,549 35                               | 11,139 65                       | 5.8      | 3,543 42  | 14,683 07                       | 500                   | 5                                    | 104                      | 109   | 21       |      |
| Dominion total..... | 762,374 44                               | 109,464 21                      | 14.4     | 36,882 88 | 146,347 09                      | 2,157                 | 150                                  | 810                      | 960   | 44       |      |

## 500 NEW BRUNSWICK FAMILY AGREEMENT

|                 |           |          |      |        |          |     |    |     |     |    |
|-----------------|-----------|----------|------|--------|----------|-----|----|-----|-----|----|
| Saint John..... | 31,717 94 | 8,750 38 | 27.6 | 875 90 | 9,626 28 | 222 | 36 | 131 | 167 | 75 |
|-----------------|-----------|----------|------|--------|----------|-----|----|-----|-----|----|

# SOLDIER SETTLEMENT OF CANADA

## FIELD INVESTIGATIONS AND AFTERCARE VISITS—JANUARY 1, 1930, TO DECEMBER 31, 1931

| District and Province                         | January 1—December 31, 1930 |                       |                     | January 1—December 31, 1931 |                       |                     |
|---|-----------------------------|-----------------------|---------------------|-----------------------------|-----------------------|---------------------|
|   | Investigations              |                       | Aftercare visits    | Investigations              |                       | Aftercare visits    |
|   | Departmental                | War veteran allowance |                     | Departmental                | War veteran allowance |                     |
| Vancouver.....<br>BRITISH COLUMBIA.....       | 228<br>228                  | 449<br>449            | 349<br>349          | 29<br>29                    | 555<br>555            | 45                  |
| Calgary.....<br>Edmonton.....<br>ALBERTA..... | 164<br>378<br>542           | 82<br>133<br>215      | 395<br>875<br>1,270 | 48<br>187<br>235            | 202<br>254<br>456     | 635<br>880<br>1,215 |
| Saskatoon.....<br>SASKATCHEWAN.....           | 689<br>689                  | 181<br>181            | 1,180<br>1,180      | 282<br>282                  | 245<br>245            | 616                 |
| Winnipeg.....<br>MANITOBA.....                | 218<br>218                  | 116<br>116            | 512<br>512          | 815<br>815                  | 181<br>181            | 130                 |
| Toronto.....<br>ONTARIO.....                  | 624<br>624                  | 425<br>425            | 376<br>376          | 446<br>446                  | 498<br>498            | 735                 |
| Sherbrooke.....<br>QUEBEC.....                | 86<br>86                    | 54<br>54              | 91<br>91            | 117<br>117                  | 75<br>75              | 5                   |
| Saint John.....<br>MARITIME PROVINCES..       | 162<br>162                  | 302<br>302            | 184<br>184          | 118<br>118                  | 419<br>419            | 85                  |
| DOMINION TOTALS...                            | 2,549                       | 1,742                 | 3,962               | 2,042                       | 2,429                 | 3,131               |

NOTE.—War veterans allowance investigations began in September, 1930.

## SOLDIER SETTLEMENT OF CANADA—STAFF—COMPARATIVE ANNUAL SALARY CO

| District             | August 1st, 1930 |                 | December 31st, 1931 |                 | Reduction |                 |
|----------------------|------------------|-----------------|---------------------|-----------------|-----------|-----------------|
|                      | Number           | Annual salaries | Number              | Annual salaries | Number    | Annual salaries |
| Vancouver.....       | 60               | \$ 112,920      | 38                  | \$ 74,020       | 22        | \$ 38,900       |
| Edmonton.....        | 66               | 113,160         | 49                  | 89,660          | 17        | 23,500          |
| Calgary.....         | 46               | 80,700          | 36                  | 65,460          | 10        | 15,240          |
| Saskatoon.....       | 102              | 187,101         | 63                  | 118,180         | 39        | 68,921          |
| Winnipeg.....        | 56               | 98,879          | 35                  | 65,220          | 21        | 33,659          |
| Toronto.....         | 41               | 77,700          | 29                  | 57,360          | 12        | 20,340          |
| Sherbrooke.....      | 6                | 11,340          | 6                   | 10,920          | .....     | .....           |
| Saint John.....      | 32               | 55,620          | 29                  | 51,000          | 3         | 5,620           |
| Total Districts..... | 409              | 737,420         | 285                 | 531,820         | 124       | 205,600         |
| Head Office.....     | 117              | 236,854         | 83                  | 172,190         | 34        | 64,664          |
| Total.....           | 526              | 974,274         | 368                 | 704,010         | 158       | 270,264         |











Can. Doc  
Can.  
S

TENTH REPORT

CAI VA 20  
-R27

of the

# SOLDIER SETTLEMENT OF CANADA

(Extract from the Report of the Department of  
Immigration and Colonization for the  
Fiscal Year ended March 31, 1935)



OTTAWA  
J. O. PATENAUDE, I.S.O.,  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1936

926112



# TENTH REPORT

## SOLDIER SETTLEMENT OF CANADA

MARCH 31, 1935

### SOLDIER AND GENERAL LAND SETTLEMENT

The last report on soldier and general land settlement was issued December 31, 1931. The object of this report, therefore, is to present concisely the position of settlement under administration of the department as at March 31, 1935; an outline of policy that has governed settlement during the past three difficult years; the character and results of the general land settlement services performed by the department; and a summary of legislation since 1931 affecting soldier settlement. Reference is also made to existing departmental organization and the continued efforts to curtail administration costs in conformity with government policy in this regard.

An accurate picture of the settlement in the Dominion as a whole and in the respective provinces, in so far as certified statements covering loan operations and schedules summarizing settlement activities may accomplish this end, is found in a series of statements and schedules, pages 12 to 21.

#### SCOPE OF LAND SETTLEMENT OPERATIONS

The Soldier Settlement Department originally instituted to administer the Soldier Settlement Acts of 1917 and 1919 was designated by government the Land Settlement Branch of the Department of Immigration and Colonization in 1924 and since then soldier and general land settlement activities have been conducted as complementary operations to obviate duplication of public services.

#### EXTENT AND CHARACTER OF SETTLEMENT

Under the Soldier Settlement Act 25,000 soldier settlers were established on and with loans. At this date there are 10,828 soldier settlers; 5,844 civilian settlers; 2,061 British family settlers; 1,980 farms operated under lease and 535 farms on hand for resale; 2,841 settlers have repaid their loans in full in cash; 1,956 properties have been transferred to municipalities and provinces under section 21 (a) of the Soldier Settlement Act.

Summarized, there are 18,733 active settlers with loans, 1,980 properties under lease, 535 farms on hand for resale; a total of 21,248 properties under administration, representing a present net investment of \$54,674,524.91.

The constantly changing nature of settlement is apparent in the above brief summary. It will be noted that of the total farms under administration only 50 per cent are now occupied by soldier settlers.

#### SOLDIER SETTLEMENT

Soldier settlers in common with farmers generally have been adversely affected by low prices for farm products and by drought conditions for several years past in some sections of Western Canada. Their position from the standpoint of personal equity in their farms reflects these adverse factors. Table, page 4, "Grading of Settlers" shows that of the total soldier settlers 32 per cent have an equity of 40 per cent or more in their farms; 17 per cent have an equity of 20-40 per cent in their farms; 15 per cent have an equity of less than 20 per



cent while 36 per cent of the total have no equity in their farms. The position of soldier settlers with respect to personal equity in their properties must be considered in relation to the extensive financial concessions granted these settlers through remedial legislation outlined later in the report.

The above cross-section of soldier settlement compares more than favourably with the position of civilian settlers, shown in the same table, who bought farms from the Department in competitive bidding by public tender.

#### POLICY

The general policy of all reasonable leniency adopted in 1930 has been continued during the past three years. This policy of leniency has been extended to all settlers who are making an earnest attempt to operate their farms to the best advantage, live within their means and meet payments to the best of their ability. The fact that no settler under the department has been subjected to dispossession of his land during the past four years because of inability to pay, is the best evidence of adherence to the general policy indicated and settlers have thus been afforded the "security of tenure" desired under adverse conditions that have prevailed.

The department recognizes, quite apart from the basic consideration of just and equitable treatment of settlers under its administration, that foreclosure proceedings on the grounds of inability to pay would inevitably mean a mere shifting of the burden of problem cases at an ultimately higher cost to the Canadian taxpayers.

Settlers who are in a position to meet their annual payments are expected to do so and to this end district office collection officials and field staff co-operate to the full extent.

The collection policy of the department bears no relation to "collections" in the generally accepted sense of the term. The great majority of settlers must pay for their farms from revenue received for products grown on the farm. The collection policy is, therefore, a year-round endeavour by the department to encourage and assist settlers to increase revenue with which to meet their payments and at the same time reduce unnecessary overhead cost.

#### COLLECTIONS

Summarized statements of collections are given on page 15. It will be noted that in soldier settlement during the last fiscal year 59.4 per cent of the settlers made payments, the amount received with the addition of bonus representing 61.4 per cent of the amount due in the year 1934-35. Under the Three Thousand British Family Scheme, 47.6 per cent of the settlers made payments, the total amount, including bonus, representing 36.8 per cent of the amount due during the last fiscal year.

#### FINANCIAL

Attention is directed to the financial statement, page 12, which gives in summarized form the loan situation from the passing of the Soldier Settlement Act to date. The accompanying schedules detail the major items in the financial statement.

In connection with the reduction in gross loans from \$153,936,298.63 to \$54,674,524.91, it is noted that \$54,429,973.13 has been paid into the treasury in principal and interest; \$39,013,737.16 has been granted to settlers through remedial legislation of which amount \$28,744,628.29 has been written off settlers' accounts and \$10,269,108.87 granted by way of interest exemption; \$16,087,172.30







has been deducted on account of losses sustained to date in the resale of land and chattels. The amount paid into the treasury includes repayment of interest and principal by settlers and money received from all sources including cash receipts from resale of land and chattels.

#### INSURANCE

Fire insurance covering buildings and chattels in an amount of \$16,490,055.98 is held by the department as collateral security for loans. The insurance is placed and the premium paid by the settlers, failing which the Department places the insurance and pays for it, collecting the premium from the settlers.

Statement, page 19, records for the last three calendar years the amount of fire losses in comparison with the premium paid. It will be noted that the percentage of loss shows a reduction from 65 per cent in 1932 to 36 per cent in 1934, the percentage for the three-year period being 52 per cent. This compares favourably with general farm insurance business throughout the Dominion, the loss ratio being 92 per cent in 1932 and 79 per cent in 1933.

#### REMEDIAL LEGISLATION

A summary of the various remedial legislative measures since the inception of the Soldier Settlement Act is recorded on page 14. These concessions have resulted in a financial betterment to settlers in an aggregate amount of \$39,013,737.16.

#### REMEDIAL LEGISLATION OF 1933, BONUS AMENDMENT AND INTEREST REMISSION

These remedial measures provided in Sections 72 and 73 of the Act applied to soldier settlers, civilian settlers and settlers under the Three Thousand British Family Scheme. Previous remedial legislation had applied only to soldier settlers.

Due to unprecedented low prices for agricultural products from 1930-1933, the majority of settlers under the department were confronted with a burden of accumulated interest-bearing arrears which had created a spirit of hopelessness among many hard-working settlers who, under normal conditions, would have kept abreast of their obligations. An amendment to the Soldier Settlement Act, generally referred to as the "Bonus Legislation," was passed in May, 1933, designed to enable settlers to overtake their arrears and give them a new incentive and more reasonable hope of ultimate ownership of their farms by paying for them through their own efforts.

Unlike previous remedial measures which had been applicable alike to the thrifty and unthrifty settler, the Bonus Legislation was designed to remedy the position of the earnest hard-working settler imbued with the idea that the acquiring of title to his farm must come as a result of his own efforts in paying for the property. The principle and provisions of the amendment were arrived at through study and examination of field conditions and after round-table conference between representatives of soldier organizations, settlers themselves and staff of the department.

Briefly the amendment to the Act, Section 73, provided for a dollar for dollar bonus on payments made in respect of arrears or any instalment due and payable between March 31, 1933, and March 31, 1936, and instalments due one year thereafter, provided payment of such is made prior to March 31, 1936. The payment made and the bonus combined may not exceed the arrears plus the instalments due. The legislation applies to all settlers indebted in respect to any contract or agreement made prior to the 1st of January, 1933.

An important condition of the application of the bonus concession is that the settler is required to pay insurance premium and taxes levied during the current year. The condition with respect to the payment of taxes is in conformity with the department's policy of full co-operation with municipal and local taxing authorities in encouraging settlers to meet their tax obligations.

Statement on page 14 shows that to March 31, 1935, settlers have earned bonus totalling \$2,087,635.32 of which \$664,792.81 represents amounts to be credited to settlers when taxes and insurance have been paid.

#### INTEREST REMISSION

Section 72 of the Act provided an important financial concession to settlers in that all interest charges which accrued between the standard payment dates 1931 and 1932 were remitted and any such payments that had been made by settlers were applied toward reduction of principal indebtedness. This concession, inclusive of all classes of settlers, amounted to \$2,294,341.19.

#### REMEDIAL LEGISLATION 1933 BRITISH FAMILY SETTLERS

Section 74 of the Act provided that upon the consent of His Majesty's Government of Great Britain to bear the proportionate loss, settlers under the Three Thousand British Family Agreement would be granted a 30 per cent reduction in their debt similar to the reduction granted soldier settlers in 1930 under section 70 of the Act as well as dollar for dollar bonus concession and interest remission referred to above. The British Government consented to the application of the three remedial measures to British Family Scheme settlers, the concessions totalling \$3,819,103.64 and the loss being borne by the British and Dominion Governments in proportion to their respective advances under the Agreement.

#### TAXES

The municipal tax situation has been one of the more important administrative problems of the department since the inception of soldier settlement.

Prior to 1934 the situation was that soldier settlement lands were Crown lands and as such were not subject to taxation. Over a period of years representations had been made repeatedly by municipal taxing authorities that their inability to levy and collect taxes on soldier settlement lands in accordance with the taxing laws of the various provinces imposed an unfair burden on rural municipalities.

During the period 1922 to 1933 the department at various times as a concession to municipalities made advances to settlers to enable them to pay their tax arrears. At first, except on special occasions, advances for this purpose were made very sparingly and only on behalf of soldier settlers. In progressive stages, however, disbursements by the department on account of taxes were materially increased and beginning with the year 1929 such advances were made in connection with farms held by civilian settlers as well as soldier settlers. Up to March 31, 1935, the department disbursed \$5,552,296.67 to taxing authorities in respect of soldier settlement lands. The department recognized the merit of the contention of municipalities in so far as their having no recourse to the land itself for the realization of taxes was concerned and made every effort, particularly in recent years, to co-operate fully with municipal taxing authorities in encouraging settlers to pay their taxes and impressing upon them that payment of taxes is one of their first obligations. This concerted effort by the municipal authorities and the department met with a considerable measure of success.





Notwithstanding the co-operation between municipal authorities and the department and the substantial disbursements made by the department to municipal taxing authorities, the municipalities had no assurance that the department would continue to make such advances and in any event it was not considered that it was within the authority of the department to make such advances on behalf of civilian purchasers. It was again strongly represented that this state of affairs imposed an unfair burden on municipalities and in 1934 the Soldier Settlement Act was so amended as to make soldier settlement lands as from the 1st of January, 1933, subject to the tax sale laws of the various provinces.

At the same time special provision was made for the payment of tax arrears on soldier settlement lands for all periods prior to the 1st of January, 1933, during which such lands were held under purchase by any persons, soldier settlers, or otherwise. In this connection the sum of \$384,030.79 was disbursed by the department to taxing authorities. For periods subsequent to the 1st of January, 1933, the department has paid taxes in respect of those vacant lands which are regarded as of sufficient value to justify such payments. The amount so disbursed totalled \$120,357.28 in the fiscal year 1934-35.

The Soldier Settlement Act as now amended provides that upon the farm of a settler, or other purchase of land under contract from the department, being advertised for sale under the Provincial Tax Recovery Statute the contract covering the sale of that land by the department to such settler shall be rescinded. However, it is further provided that the settler shall be reinstated in his contract provided he makes payment of the amount necessary to effect redemption of the land prior to the date upon which the property would have become finally alienated by tax sale. In these cases it is the practice of the department to give the settler every inducement to redeem his land where possible to so arrange his affairs as to enable him to do this.

#### TRANSFER OF LANDS TO PROVINCES AND MUNICIPALITIES

In 1932 the Soldier Settlement Act was amended by the insertion of section 21A which provides that the Governor in Council, or the director with the approval of the Governor in Council, may transfer to a province or to a municipality, as the case may be, any soldier settlement land situated therein which for a period of two years immediately preceding the transfer has not been the subject of a contract of sale. The purpose of this amendment was to enable the department to turn over to the taxing authorities a number of parcels of low grade land which had been idle for a considerable time and which had proved to be unsaleable at anything more than a merely nominal price. It was considered that it was unjust to the taxing authorities for the department to retain such land for indefinite periods without contributing anything whatever toward local taxes. Pursuant to section 21A 1,956 parcels, all in the western provinces, have been transferred to municipalities and provinces.

#### LAND SALES

It was stated earlier in the report that of the total of 21,248 farms under administration, only 50 per cent are occupied by soldier settlers.

The Estates and Securities Branch of the department administers reverted farms and chattel property. In all cases of resale of farms, care is exercised in the selection of the personal risk, the object being to conduct a sale that will result in ownership of the property by the purchaser. Similarly with leases, care is taken to ensure, in so far as possible, that farms are leased to reliable tenants pending resale of the land. The terms of the leases conform to the



general practice prevailing in the respective provinces and usually include stipulations with respect to summer-fallow and new breaking or other improvements by the lessee. The resettlement of farms has a distinct colonization aspect which is regarded as of primary importance under prevailing conditions.

### THREE THOUSAND BRITISH FAMILY SETTLEMENT SCHEME

This settlement project, entered into by agreement between the British and Dominion Governments in 1924 for the settlement of 3,000 British families on government owned farms in Canada has been described in detail in previous reports. The farms used for settlement were in the main lands acquired for soldier settlement and the department under the terms of the agreement was charged with the responsibility of administering British settlement, including supervision of settlers' operations and collection of moneys due.

A total of 3,346 families came forward for settlement of which 183 withdrew from the scheme before receiving advances, and 1,335 withdrew after contracting loans, a total of 1,518 withdrawals. There are now 1,813 British families operating their farms under this scheme. Fifteen settlers have repaid their loans.

Table, page 16, shows the present occupation or other disposition of the families who have withdrawn from the scheme.

While families settled under this agreement were granted a 30 per cent reduction in their indebtedness in 1933 and the benefits of the dollar for dollar bonus legislation and interest remission referred to earlier in this report, their present financial position as disclosed in tables on pages 14 and 15 emphasizes the difficulties surrounding agricultural settlement in recent years.

### 500 NEW BRUNSWICK FAMILY SETTLEMENT SCHEME

This settlement agreement was entered into by the British, Dominion and New Brunswick Governments for the settlement of 500 families in the province of New Brunswick over a period of six years beginning 1928. Under the agreement, the New Brunswick Government supplies the farms, the British Government advances up to \$1,500 per family for the purchase of chattels and the Dominion Government is responsible for administration and supervision. The loans extend over twenty-five years with interest at five per cent on the amortization plan. The agreement provides for the sharing of losses by the respective governments as follows: the province of New Brunswick absorbs capital loss on land; the British and Dominion Governments each absorb 50 per cent of the loss on live stock and equipment. Interest losses on land for the first two years are borne 50 per cent by the British Government and 25 per cent each by the Dominion and provincial Governments. This project is administered by the Soldier Settlement Department. Three hundred and fifty-nine families have come forward under this agreement; five families withdrew before receiving advances; 106 withdrew after contracting loans—a total of 111 withdrawals.

There are now 248 families operating their farms under the agreement.

At the date of this report the Dominion Government has under consideration urgent representations by the Government of New Brunswick that a substantial number of the remaining settlers are likely to abandon their farms and become a liability to the municipal authorities and a detrimental influence on further British migration unless early action is taken to accord these settlers similar concessions to those already granted settlers under the Three Thousand





British Family Scheme. New Brunswick family settlers have not been granted the 30 per cent reduction in debt or interest remission given to the Three Thousand British Family Scheme settlers. The Dominion is proceeding with negotiations with the British Government and the Government of New Brunswick with a view to revision of the tripartite agreement on lines similar to the Three Thousand British Family Agreement, the objective being to retain on their farms the greatest possible number of families originally settled in New Brunswick under the tripartite agreement.

### FARMERS' CREDITORS ARRANGEMENT ACT, 1934

This Act passed at the 1934 session of Parliament is intended to provide a simple means whereby the debt burdens of the farmer may be adjusted to a level more consistent with the revenue producing capacity of the farm. The Act makes provision for farmers as debtors and their creditors to get together and arrange mutually satisfactory compromises and settlements.

The provisions of this Act are applicable to debtors of the Crown and therefore all classes of settlers under the department holding contracts with the Director of Soldier Settlement are eligible to apply for the benefits of this legislation. The administrative machinery began to function only in November, 1934, consequently it is too early to make any reliable estimate of the number of settlers likely to apply for reduction of their debt to the department or adjustment of the terms of existing contracts. To date 77 soldier settlers, 10 British families and 83 civilian settlers have made application for reduction of debt or revision of terms of their contracts.

#### DEPARTMENTAL CO-OPERATION WITH FARMERS' CREDITORS ACT ADMINISTRATION

On request of the Minister of Finance, the Minister in charge of Soldier Settlement agreed that the experienced field supervision staff of the department would make land appraisals and furnish reports on applicants under the Farmers' Creditors Arrangement Act when requested to do so by the Boards of Review established under the Act in the respective provinces. The chairmen of the Boards of Review of Ontario and Manitoba have advised the director they intend to make extensive use of the department's field staff for land appraisal work and it is anticipated that Boards of Review in other provinces will make similar requests for the services of field staff. To date the Ontario Board of Review has requested 286 land appraisals and reports on applicants.

### FIELD SUPERVISION

The field supervision staff furnishes the personal contact between settlers and the department and is the foundation of the general land settlement services rendered.

There are 94 field supervision districts in the Dominion, each with a field supervisor in charge. Each supervisor is responsible on the average for 200 active settlers, 26 farms available for sale or lease and an aggregate investment of \$580,000 of public funds.

At this stage after seventeen years of land settlement operations, it may be well to define the place which field supervisors hold in the department's activities.

There are now 18,733 active settlers under the department, and in so far as these land contract holders are concerned, every visit of a field supervisor must bear a definite relationship to the betterment of the settler's position. It is the

department's objective to retain settlers on the land and enable them to become the ultimate owners of their farms. Supervisors, therefore, have what may be termed a year round collection duty by the indirect method of encouraging and assisting backward settlers to increase their farm revenue and thus be in a better position to meet their financial obligations.

In the matter of inspection and preservation of security, the sale of reverted farms and chattels and arrangements for the satisfactory leasing of farms not disposed of through sale, the duties of a field supervisor are comparable with those of a loan company inspector.

It is only through the field supervision staff that the department has been enabled to participate in the co-operative Back-to-the-Land Movement of the department and the railways during the past five years, to make land appraisals and investigations for the Farmers' Creditors Arrangement Act administration, land appraisals for the Canadian Farm Loan Board, and field investigations for the War Veterans' Allowance Committee and other departments of the Dominion Government, as outlined in succeeding sections of this report.

## GENERAL LAND SETTLEMENT

As the Land Settlement Branch of the Department of Immigration and Colonization, the Soldier Settlement organization has been called upon to perform general land settlement services not only for the department proper but for other departments of the Dominion Government requiring land inspectional and general field investigational services such as the organization is equipped to render. The demand for services of this character has increased in recent years.

On pages 17 and 18 are summarized the results of these activities. Specifically the general land settlement services include:—

### *1. Investigations for the Department of Immigration and Colonization*

Since December 31, 1931, (date of last published report) field staff have investigated settlement conditions in 2,357 cases for the Department of Immigration and Colonization in connection with the proposed admission of immigrants to Canada. In this fiscal year investigations numbered 1,111, statement on page 17.

### *2. Co-ordinated Land Settlement Department and Railways*

The Back-to-the-Land Movement instituted in 1930 had as its basis the active co-operation of the Land Settlement Branch and the Colonization Departments of the Canadian Pacific and Canadian National Railways in the settlement of families on farms and the placement of single unemployed men in farm work. Table, page 17, shows that in the period October 1, 1930, to March 31, 1935, the three organizations jointly were instrumental in settling 16,017 families on farms and placing 34,984 single men in farm employment. The department settled 2,612 families mainly on vacant soldier settlement lands in the period and placed 15,634 single men in farm work.

### *3. Rural Investigations—War Veterans' Allowance Committee*

Since December 31, 1931, the field staff of the department have conducted 9,608 investigations in rural districts with respect to applications under the War Veterans' Allowance Act of 1930. In this fiscal year these investigations numbered 3,413, table on page 18. It will be noted the volume of this type of investigation is increasing each year.







#### 4. *Rural Investigations for Department of Pensions and National Health*

Since the inception of this work in 1931 field staff have made 11,721 investigations for the Department of Pensions and National Health and the Canadian Pension Commission with respect to applications for relief allowances and special investigations of pension cases in rural districts. Three thousand one hundred and ninety-one field investigations were made during this fiscal year, table on page 17.

#### 5. *Investigations for Department of the Interior*

Field staff in the prairie provinces have been called upon to conduct special investigations relating to lands, for the Department of the Interior. The number of such investigations is given on page 18.

#### 6. *Land Appraisals, Farmers' Creditors Arrangement Act, 1934*

Two hundred and forty land appraisals and reports on applicants under the Farmers' Creditors Arrangement Act have been made during the period January 1 to March 31, 1935, for Boards of Review in the provinces of Ontario, Manitoba, Saskatchewan and Alberta. It is estimated that the number of such land appraisals in all provinces during the year 1935 will total approximately 1,800.

#### 7. *Land Appraisals for the Canadian Farm Loan Board*

Under amendment to the Canadian Farm Loan Act 1934 the aggregate amount of public money available for loans to farmers was increased to \$90,000,000 and loaning operations extended to all provinces in the Dominion.

The Canadian Farm Loan Board has requested the services of field supervisors of the department in making land appraisals during the spring and summer months of 1935 pending the appointment of appraisers to their own staff. It is estimated that the department will be required to make at least 1,200 land appraisals for the Farm Loan Board during the spring and summer of 1935.

### ADMINISTRATION

The Deputy Minister of Immigration and Colonization is also Director of Soldier and General Land Settlement—co-ordination of land settlement activities being thus ensured.

While the general land settlement services described in this report necessarily entail cost to the Department of Soldier Settlement, it was determined after careful survey by officers of the various departments concerned that co-operation as indicated rather than appointment of additional staff by the several departments would result in a substantial annual saving to the public treasury.

The principle of economy in administration has been strictly adhered to by the Soldier Settlement Department. The last report, 1931, dealt fully with reorganization of the department carried out in that year. The main economies effected in the reorganization were the appointment of a director in place of a board of three commissioners; the establishment of only three branches at head office instead of the nine executive branches which formerly existed; retirement of 158 members of the staff, including 16 senior executive officials; the closing of three district offices; elimination of 44 motor cars, and substantial reduction in travelling expenses.

Statement on page 16, setting forth a comparison of the annual administration and salary costs for the two fiscal years 1934-35 and 1929-30, shows that during the five-year period there has been a reduction in total administration costs of \$620,616.07 or 46 per cent, including a reduction in salary costs of \$345,364, and reduction in staff of 193 persons.

The present organization (total staff 333) consists of a head office at Ottawa and eight district offices, each with a district superintendent in charge located as follows:—

British Columbia—Vancouver.  
 Alberta—Edmonton and Calgary.  
 Saskatchewan—Saskatoon.  
 Manitoba—Winnipeg.  
 Ontario—Toronto.  
 Quebec—Sherbrooke.  
 Maritime Provinces—Saint John, N.B.

# FINANCIAL STATEMENT AS AT MARCH 31, 1935

|   | Principal      | Interest      | Total          |
|---|----------------|---------------|----------------|
|   | \$ cts.        | \$ cts.       | \$ cts.        |
| <b>Current Loans—</b>   |                |               |                |
| Soldier Settlement—   |                |               |                |
| Soldier Settlers.....   |                |               | 25,239,483 92  |
| Civilian Settlers.....  |                |               | 11,056,615 67  |
| British Family Settlement—  | 32,400,204 43  | 3,895,895 16  | 36,296,099 59  |
| 3,000 B.F. Scheme.....  | 7,710,337 98   | 591,683 22    | 8,302,021 20   |
| N.B. 500 F. Agreement.....  | 855,862 43     | 216,742 73    | 1,072,605 16   |
| Total Current Loans.....  | 40,966,404 84  | 4,704,321 11  | 45,670,725 95  |
| <b>Security held for Re-sale—</b>   |                |               |                |
| (At Book Debt).....   | 8,969,081 33   | 34,717 63     | 9,003,798 96   |
| Book Debt—Active Accounts.....  | 49,935,486 17  | 4,739,038 74  | 54,674,524 91  |
| <b>Ascertained Losses—</b>  |                |               |                |
| (Security sold).....  | 16,087,172 30  |               | 16,087,172 30  |
| Book Debt—All Accounts.....   | 66,022,658 47  | 4,739,038 74  | 70,761,697 21  |
| <b>Legislative Reductions—</b>  |                |               |                |
| (Including Interest Exemption, 1922).....   | 21,747,855 53  | 17,265,881 63 | 39,013,737 16  |
| <b>Repayments—</b>  |                |               |                |
| Soldier Settlement.....   | 87,770,514 00  | 22,004,920 37 | 109,775,434 37 |
| B.F. Settlement.....  | 35,051,087 59  | 17,183,060 68 | 52,234,148 27  |
|   | 1,543,280 40   | 652,544 46    | 2,195,824 86   |
| Total.....  | 36,594,367 99  | 17,835,605 14 | 54,429,973 13  |
| Deduct Interest Exemption 1922 (this being an exemption was not charged to settlers' accounts)..... | 124,364,881 99 | 39,840,525 51 | 164,205,407 50 |
|   |                | 10,269,108 87 | 10,269,108 87  |
| Total charged to Settlers' Accounts.....  | 124,364,881 99 | 29,571,416 64 | 153,936,298 63 |

## GROSS LOANS (SOLDIER LAND SETTLEMENT) AS AT MARCH 31, 1935

|  |                   |
|--|-------------------|
| Land purchase.....                                     | \$ 60,571,555 79  |
| Removal of encumbrances.....                           | 2,716,474 89      |
| Permanent improvements.....                            | 11,650,431 85     |
| Stock and equipment.....                               | 29,098,608 16     |
| Special advances.....                                  | 9,615,016 77      |
| Replacements.....                                      | 3,564,105 23      |
| Refund of settlers' equity.....                        | 258,184 84        |
| Credits due to resales.....                            | 629,421 04        |
| Replacement credits.....                               | 52,271 25         |
| Indian soldier settlers.....                           | 428,268 81        |
| Interest charges.....                                  | 118,584,338 63    |
|  | 26,175,345 88     |
| Deduct lands transferred to British Family Scheme..... | 144,759,684 51    |
|  | 8,439,377 08      |
| Total ..   | \$ 136,320,307 43 |







**GROSS LOANS (BRITISH FAMILY SETTLEMENT) AS AT MARCH 31, 1935**

|   |    |               |
|---|----|---------------|
| <b>3,000 FAMILY SCHEME—</b>                 |    |               |
| Canadian Government land.....               | \$ | 9,222,428 48  |
| British Government land.....                |    | 113,491 13    |
| British Government stock and equipment..... |    | 3,262,464 56  |
| Assisted passage loans.....                 |    | 165,813 76    |
| Replacements.....                           |    | 280,700 77    |
| <b>Interest charges—</b>                    |    |               |
| Canadian.....                               |    | 2,360,018 90  |
| British.....                                |    | 773,726 89    |
|   | \$ | 16,178,644 49 |
| <b>500 NEW BRUNSWICK SCHEME—</b>            |    |               |
| Provincial Government land.....             |    | 722,484 21    |
| British Government loans.....               |    | 441,396 17    |
| Assisted passage loans.....                 |    | 4,927 13      |
| Replacements.....                           |    | 6,214 23      |
| Interest charges.....                       |    | 262,324 97    |
|   | \$ | 1,437,346 71  |

**Total Gross Loans.....\$ 17,615,991 20**

**NUMBER OF SETTLERS AS AT MARCH 31, 1935**

| District                  | Current Loans           |          |        |                           | Security on Hand |                         |                           | Total |        |
|---------------------------|-------------------------|----------|--------|---------------------------|------------------|-------------------------|---------------------------|-------|--------|
|                           | Soldier Land Settlement |          |        | British Family Settlement | Total            | Soldier Land Settlement | British Family Settlement |       | Total  |
|                           | Soldier                 | Civilian | Total  |                           |                  |                         |                           |       |        |
| Vancouver.....            | 1,447                   | 961      | 2,408  | 137                       | 2,545            | 233                     | 28                        | 261   | 2,806  |
| Edmonton.....             | 1,904                   | 1,103    | 3,007  | 371                       | 3,378            | 275                     | 56                        | 331   | 3,709  |
| Calgary.....              | 1,488                   | 517      | 2,005  | 296                       | 2,301            | 244                     | 21                        | 265   | 2,566  |
| Saskatoon.....            | 3,129                   | 1,323    | 4,452  | 443                       | 4,895            | 810                     | 112                       | 922   | 5,817  |
| Winnipeg.....             | 997                     | 978      | 1,975  | 197                       | 2,172            | 572                     | 49                        | 621   | 2,793  |
| Toronto.....              | 897                     | 413      | 1,310  | 132                       | 1,442            | 47                      | 15                        | 62    | 1,504  |
| Sherbrooke.....           | 126                     | 191      | 317    | 34                        | 351              | 10                      | 2                         | 12    | 363    |
| Saint John.....           | 616                     | 358      | 974    | 451                       | 1,425            | 32                      | 9                         | 41    | 1,466  |
| Indian soldier settlers.. | 224                     | .....    | 224    | .....                     | 224              | .....                   | .....                     | ..... | 224    |
| Total.....                | 10,828                  | 5,844    | 16,672 | 2,061                     | 18,733           | 2,223                   | 292                       | 2,515 | 21,248 |

**LOAN REPAYMENTS**

| Fiscal Year                           | Interest   |      | Principal  |      | Total      |      |
|---------------------------------------|------------|------|------------|------|------------|------|
|                                       | \$         | cts. | \$         | cts. | \$         | cts. |
| From inception to March 31, 1932..... | 15,868,962 | 77   | 34,005,368 | 01   | 49,874,330 | 78   |
| 1932-33.....                          | 600,418    | 29   | 738,307    | 55   | 1,338,725  | 84   |
| 1933-34.....                          | 516,558    | 46   | 975,565    | 90   | 1,492,124  | 36   |
| 1934-35.....                          | 849,665    | 62   | 875,126    | 53   | 1,724,792  | 15   |
|                                       | 17,835,605 | 14   | 36,594,367 | 99   | 54,429,973 | 13   |

**REPAYMENTS AS AT MARCH 31, 1935**

|  | Principal         |           | Interest          |           | Total             |           |
|--|-------------------|-----------|-------------------|-----------|-------------------|-----------|
|  | \$                | cts.      | \$                | cts.      | \$                | cts.      |
| <b>Soldier Settlement—</b>                   |                   |           |                   |           |                   |           |
| Initial payments.....                        | 6,250,015         | 17        |                   |           | 6,250,015         | 17        |
| Repayments.....                              | 27,085,657        | 72        | 17,183,060        | 68        | 44,268,718        | 40        |
| Replacements.....                            | 1,715,414         | 70        |                   |           | 1,715,414         | 70        |
| <b>Total Soldier Settlement.....</b>         | <b>35,051,087</b> | <b>59</b> | <b>17,183,060</b> | <b>68</b> | <b>52,234,148</b> | <b>27</b> |
| <b>British Family Settlement—</b>            |                   |           |                   |           |                   |           |
| Canadian Government land.....                | 477,415           | 07        | 510,322           | 56        | 987,737           | 63        |
| <b>Total received by</b>                     | <b>35,528,502</b> | <b>66</b> | <b>17,693,383</b> | <b>24</b> | <b>53,221,885</b> | <b>90</b> |
| Canadian Government.....                     | 568,733           | 27        | 131,357           | 29        | 700,090           | 56        |
| British Government loans.....                | 39,621            | 42        | 4,242             | 55        | 43,863            | 97        |
| British Government New Brunswick Scheme..... | 9,354             | 34        | 6,622             | 06        | 15,976            | 40        |
| Provincial Government loans.....             | 161,241           | 30        |                   |           | 161,241           | 30        |
| Assisted passage.....                        | 286,915           | 00        |                   |           | 286,915           | 00        |
| Replacements.....                            |                   |           |                   |           |                   |           |
| <b>Total Repayments.....</b>                 | <b>36,594,367</b> | <b>99</b> | <b>17,835,605</b> | <b>14</b> | <b>54,429,973</b> | <b>13</b> |

# LEGISLATIVE REDUCTIONS AS AT MARCH 31, 1935

|   |                 |                 |
|---|-----------------|-----------------|
| <b>Soldier Settlement—</b>                          |                 |                 |
| Live stock Reduction.....                           |                 | \$ 2,927,869 99 |
| Land Revaluation.....                               |                 | 7,479,043 75    |
| <b>30 per cent reduction—</b>                       |                 |                 |
| Principal.....                                      | \$ 8,652,793 59 |                 |
| Interest.....                                       | 2,656,959 51    |                 |
| 1932 interest remission.....                        |                 | 11,309,753 10   |
| <b>Dollar for dollar bonus—</b>                     |                 |                 |
| Principal.....                                      |                 | 1,893,872 03    |
| Interest.....                                       | \$ 769,427 28   |                 |
|   | 545,558 50      |                 |
| <b>Interest Exemption Act, 1922, Estimated.....</b> |                 | 1,314,985 78    |
| <b>Total soldier settlement.....</b>                |                 | 10,269,108 87   |
| <b>3,000 British Family Settlement—</b>             |                 | 35,194,633 52   |
| <b>30 per cent reduction—</b>                       |                 |                 |
| Principal.....                                      | \$ 1,871,110 56 |                 |
| Interest.....                                       | 1,439,667 19    |                 |
| 1932 interest remission.....                        |                 | 3,310,777 75    |
| <b>Dollar for dollar bonus—</b>                     |                 | 400,469 16      |
| Principal.....                                      |                 |                 |
| Interest.....                                       | \$ 47,610 36    |                 |
|   | 60,246 37       |                 |
| <b>Total British Family Settlement.....</b>         |                 | 107,856 73      |
| <b>Total Legislative Reductions.....</b>            |                 | 3,819,103 64    |
|   |                 | 39,013 737 16   |

## BONUS OF DOLLAR FOR DOLLAR AS AT MARCH 31, 1935

|   | Soldier Settlement | British Family | Total        |
|---|--------------------|----------------|--------------|
|   | \$                 | \$             | \$           |
| Payments received subject to bonus..... | 1,924,228 84       | 163,406 48     | 2,087,635 32 |
| Bonus credited to date.....             | 1,314,985 78       | 107,856 73     | 1,422,842 51 |
| Bonus still to be credited.....         | 609,243 06         | 55,549 75      | 664,792 81   |
| Totals.....                             | 1,924,228 84       | 163,406 48     | 2,087,635 32 |

## GRADING OF SETTLERS, MARCH 31, 1935

|                                   | Settlers with more than 20 p.c. equity in their farms |   |                      | Less than 20 p.c. equity                 |                        |
|-----------------------------------|---|---|----------------------|--|------------------------|
|                                   | Grade 1<br>(Equity of 40 p.c. or more)                | Grade 2<br>(Equity of 20 p.c. to 40 p.c.) | Total Grades 1 and 2 | Grade 3<br>(Equity of less than 20 p.c.) | Grade 4<br>(No equity) |
| <b>Soldier Settlers—</b>          | Per cent  | Per cent                                  | Per cent             | Per cent                                 | Per cent               |
| Percentage of total settlers..... | 32  | 17  | 49                   | 15                                       | 36                     |
| <b>Irish Settlers—</b>            |   |   |                      |  |                        |
| Percentage of total settlers..... | 10  | 11  | 21                   | 26                                       | 53                     |
| <b>British Settlers—</b>          |   |   |                      |  |                        |
| 3,000 British Family Scheme—      |   |   |                      |  |                        |
| Percentage of total settlers..... | 1   | 3   | 4                    | 8  | 88                     |
| <b>1930 N.B. Agreement—</b>       |   |   |                      |  |                        |
| Percentage of total settlers..... |   |   |                      |  | 100                    |
| <b>Total Settlers—</b>            |   |   |                      |  |                        |
| Percentage of total settlers..... | 21  | 13  | 34                   | 18                                       | 48                     |







## ARREARS OWING BY CURRENT SETTLERS AS AT MARCH 31, 1935

| Details                                | Soldier and Civilian Settlers | British Family Schemes      |                          | Total Settlers |
|--|-------------------------------|-----------------------------|--------------------------|----------------|
|  |                               | 3,000 British Family Scheme | 500 New Brunswick Scheme |                |
|  | \$                            | \$                          | \$                       | \$             |
| <b>Arrears—</b>                        |                               |                             |                          |                |
| Principal.....                         | 4,360,977 76                  | 1,874,874 85                | 31,730 93                | 6,267,583 54   |
| Interest.....                          | 3,895,895 16                  | 591,683 22                  | 216,742 73               | 4,704,321 11   |
| Total arrears.....                     | 8,256,872 92                  | 2,466,558 07                | 248,473 66               | 10,971,904 65  |
| Total debt.....                        | 36,084,276 40                 | 8,302,021 20                | 1,072,605 16             | 45,458,902 76  |
| Percentage arrears to total debt.....  | 23%                           | 30%                         | 23%                      | 24%            |
| Number settlers with due payments..... | 14,886                        | 2,132                       | 248                      | 17,266         |
| Number settlers in arrears.....        | 12,295                        | 2,032                       | 248                      | 14,575         |
| Average arrears per settler.....       | 672 00                        | 1,214 00                    | 1,002 00                 | 753 00         |

## COLLECTIONS—SOLDIER SETTLEMENT (Not Including Arrears)

1934-1935

(To March 31, 1935)

| District        | Number of Settlers | Instalments due October 1, 1934 | Received April 1, 1934, to March 31, 1935 |            |            |              | Percentage of 1934 Instalment | Percentage of Settlers making payments |
|-----------------|--------------------|---------------------------------|---|------------|------------|--------------|-------------------------------|--|
|                 |                    |                                 | Number of Settlers                        | Cash       | Bonus      | Total        |                               |  |
|                 |                    | \$                              |   | \$         | \$         | \$           |                               |  |
| Vancouver.....  | 2,019              | 386,942 68                      | 1,253                                     | 115,538 20 | 108,060 65 | 223,598 85   | 57.8                          | 62.5                                   |
| Calgary.....    | 1,869              | 452,538 38                      | 938                                       | 115,991 55 | 111,757 09 | 227,748 64   | 50.3                          | 50.1                                   |
| Edmonton.....   | 2,742              | 518,246 11                      | 1,899                                     | 192,494 38 | 184,575 43 | 377,069 81   | 72.8                          | 69.3                                   |
| Saskatoon.....  | 4,231              | 831,710 21                      | 2,070                                     | 247,382 85 | 222,137 28 | 469,520 13   | 56.5                          | 48.9                                   |
| Winnipeg.....   | 1,755              | 313,395 09                      | 1,119                                     | 112,720 47 | 105,551 76 | 218,272 23   | 69.6                          | 63.7                                   |
| Toronto.....    | 1,063              | 167,256 00                      | 809                                       | 69,551 22  | 64,713 60  | 134,264 82   | 80.3                          | 76.1                                   |
| Sherbrooke..... | 305                | 44,184 22                       | 212                                       | 13,381 28  | 12,122 31  | 25,503 59    | 57.7                          | 69.5                                   |
| Saint John..... | 902                | 107,187 42                      | 537                                       | 28,286 29  | 26,835 61  | 55,121 90    | 51.4                          | 59.5                                   |
| Total.....      | 14,886             | 2,821,460 11                    | 8,837                                     | 895,346 24 | 835,753 73 | 1,731,099 97 | 61.4                          | 59.4                                   |

## COLLECTIONS—BRITISH FAMILY SETTLEMENT (Not including Arrears)

1934-1935

(To March 31, 1935)

| District           | Number of Settlers | Instalments due October 1, 1934 | Received April 1, 1934, to March 31, 1935 |           |           |            | Percentage of 1934 Instalment | Percentage of Settlers making payments |
|--------------------|--------------------|---------------------------------|---|-----------|-----------|------------|-------------------------------|--|
|                    |                    |                                 | Number of Settlers                        | Cash      | Bonus     | Total      |                               |  |
|                    |                    | \$                              |   | \$        | \$        | \$         |                               |  |
| Vancouver.....     | 214                | 47,136 82                       | 129                                       | 9,610 67  | 8,742 22  | 18,352 89  | 38.9                          | 60.4                                   |
| Calgary.....       | 321                | 81,683 97                       | 110                                       | 10,582 79 | 10,070 23 | 20,653 02  | 25.3                          | 34.2                                   |
| Edmonton.....      | 406                | 93,067 26                       | 243                                       | 23,407 14 | 21,357 93 | 44,765 07  | 48.1                          | 60.0                                   |
| Saskatoon.....     | 473                | 115,055 13                      | 179                                       | 19,448 91 | 18,852 02 | 38,300 93  | 33.3                          | 37.8                                   |
| Winnipeg.....      | 226                | 55,778 96                       | 113                                       | 11,712 67 | 10,682 49 | 22,395 16  | 40.1                          | 50.0                                   |
| Toronto.....       | 166                | 34,479 23                       | 108                                       | 9,318 37  | 8,857 57  | 18,175 94  | 52.7                          | 65.1                                   |
| Sherbrooke.....    | 48                 | 8,570 53                        | 37  | 2,420 84  | 1,857 22  | 4,278 06   | 49.9                          | 77.1                                   |
| Saint John.....    | 278                | 43,478 32                       | 96  | 4,876 06  | 4,413 43  | 9,289 49   | 21.4                          | 34.5                                   |
| Total.....         | 2,132              | 479,250 22                      | 1,015                                     | 91,377 45 | 84,833 11 | 176,210 56 | 36.8                          | 47.6                                   |
| New Brunswick..... | 245                | 63,258 02                       | 18  | 564 73    | .....     | 564 73     | 0.9                           | 7.3                                    |

# LOANS REPAID IN FULL, AS AT MARCH 31, 1935

| District        | Repaid<br>in<br>Cash | Repaid<br>by<br>Time Sale | Total |
|-----------------|----------------------|---------------------------|-------|
| Vancouver.....  |                      |                           |       |
| Edmonton.....   | 512                  | 531                       | 1,043 |
| Calgary.....    | 502                  | 659                       | 1,161 |
| Saskatoon.....  | 210                  | 256                       | 466   |
| Winnipeg.....   | 606                  | 855                       | 1,461 |
| Toronto.....    | 221                  | 155                       | 376   |
| Sherbrooke..... | 404                  | 276                       | 680   |
| Saint John..... | 83                   | 62                        | 145   |
|                 | 303                  | 113                       | 416   |
| Total.....      | 2,841                | 2,907                     | 5,748 |

## 3,000 BRITISH FAMILY SETTLEMENT SCHEME—OUTCOME FOLLOWING ABANDON- MENT, AS AT MARCH 31, 1935

| Occupation                       | Number<br>of<br>Families |
|----------------------------------|--------------------------|
| Purchased land privately.....    |                          |
| Engaged in farm work.....        | 102                      |
| Engaged in other employment..... | 342                      |
| Returned to Great Britain.....   | 617                      |
| Deported.....                    | 159                      |
| Left for another country.....    | 135                      |
| Unknown.....                     | 22                       |
|                                  | 141                      |
| Total.....                       | 1,518                    |

## COST OF ADMINISTRATION (By Activities)

| Nature of Activity   | 1932-1933  | 1933-1934  | 1934-1935  |
|--|------------|------------|------------|
|  | \$ cts.    | \$ cts.    | \$ cts.    |
| Soldier Land Settlement.....   |            |            |            |
| General Land Settlement—<br>(Colonization activities).....   | 587,325 27 | 469,692 80 | 450,504 89 |
|  | 213,000 00 | 243,000 00 | 233,000 00 |
| Investigations and Appraisals:—<br>(a) Farmers' Creditors Arrangement Act and relief investiga-<br>tions.....                            |            |            | 30,000 00  |
| (b) War Veterans' Allowance Committee, Pensions and Na-<br>tional Health, Board of Pensions Commissioners, and<br>other departments..... | 18,000 00  | 28,000 00  | 28,000 00  |
| Total.....   | 818,325 27 | 740,692 80 | 741,504 89 |

## REDUCTION IN COST SINCE REORGANIZATION (1931)

| Nature of Expenditure | 1929-1930    | 1934-1935    | Decrease     |          |
|-----------------------|--------------|--------------|--------------|----------|
|                       |              |              | Amount       | Per cent |
|                       | \$ cts.      | \$ cts.      | \$ cts.      | %        |
| Administration.....   | 1,362,121 86 | 741,504 89   | 620,616 97   | 46       |
| Advances.....         | 1,073,133 52 | 580,072 77   | 493,060 75   | 46       |
| Total.....            | 2,435,255 38 | 1,321,577 66 | 1,113,677 72 | 46       |

NOTE.—Three district offices closed.

|                                      |     |
|--------------------------------------|-----|
| Reduction in motor cars.....         | 49  |
| Reduction in staff: Field staff..... | 41  |
| Office staff.....                    | 152 |

Total reduction..... 193





# BACK-TO-THE-LAND MOVEMENT

## FAMILY SETTLEMENT—FARM LABOUR PLACEMENTS—RELIEF LAND SETTLEMENT

As at March 31, 1935

### SUMMARY OF ACTIVITIES

| <i>Settled without Financial Assistance (October 1, 1930, to March 31, 1935)—</i> |  | Families | Persons |
|---|--|----------|---------|
| Families settled on farms.....  | Department and railways.....           | 16,017   | 80,085  |
| Single men placed in farm work..  | ".....                                 | —        | 34,984  |
| Total settlement without financial assistance.....                                |  | 16,017   | 115,069 |
| <i>Settled with Financial Assistance (June 1, 1932, to March 31, 1935)—</i>       |  |          |         |
| Relief Land Settlement Plan....   | Agreement, Dominion and Provinces..... | 4,054    | 21,353  |
| Total Land Settlement and Farm Labour Placements.....                             |  | 20,071   | 136,422 |

### ANALYSIS BY PROVINCES

|  | British<br>Columbia | Alberta | Saskat-<br>chewan | Manitoba | Ontario | Quebec      | Maritimes | Total  |
|--|---------------------|---------|-------------------|----------|---------|-------------|-----------|--------|
| <i>Families settled on Farms<br/>(without financial assist-<br/>ance)—</i> |                     |         |                   |          |         |             |           |        |
| Number of families..   | 1,017               | 4,944   | 3,591             | 1,698    | 1,700   | 2,708       | 359       | 16,017 |
| <i>Farm Labour Placements<br/>(without financial assist-<br/>ance)—</i>    |                     |         |                   |          |         |             |           |        |
| Number of farm<br>placements.....  | 295                 | 9,407   | 3,208             | 6,799    | 11,331  | 2,397       | 1,547     | 34,984 |
| <i>Relief Land Settlement<br/>(Agreement—Dominion<br/>and Provinces)—</i>  |                     |         |                   |          |         |             |           |        |
|  |                     |         |                   |          |         | Nova Scotia |           |        |
| Number of families<br>settled.....   | 52                  | 593     | 938               | 594      | 601     | 974         | 302       | 4,054  |

## FIELD INVESTIGATIONS—DEPARTMENT OF IMMIGRATION AND COLONIZATION, JANUARY 1, 1932, TO MARCH 31, 1935

| District             | January 1<br>to<br>March 31,<br>1932 | 1932-1933 | 1933-1934 | 1934-1935 | District<br>Totals |
|----------------------|--------------------------------------|-----------|-----------|-----------|--------------------|
| Vancouver.....       | Nil                                  | 17        | 49        | 33        | 99                 |
| Calgary.....         | 3                                    | 57        | 279       | 264       | 603                |
| Edmonton.....        | 29                                   | 100       | 58        | 143       | 330                |
| Saskatoon.....       | 103                                  | 225       | 56        | 385       | 769                |
| Winnipeg.....        | 11                                   | 38        | 18        | 43        | 110                |
| Toronto.....         | 16                                   | 77        | 75        | 153       | 321                |
| Sherbrooke.....      | Nil                                  | 4         | 26        | 52        | 82                 |
| Saint John.....      |                                      |           | 5         | 38        | 43                 |
| Dominion totals..... | 162                                  | 518       | 566       | 1,111     | 2,357              |

## FIELD INVESTIGATIONS—DEPARTMENT OF PENSIONS AND NATIONAL HEALTH AND CANADIAN PENSION COMMISSION—INCEPTION 1931 TO MARCH 31, 1935

| District             | 1931-32            |              | 1932-33            |              | 1933-34            |              | 1934-35            |              | District Totals                  |                                    |
|----------------------|--------------------|--------------|--------------------|--------------|--------------------|--------------|--------------------|--------------|----------------------------------|------------------------------------|
|                      | Dept.<br>P. & N.H. | Can.<br>P.C. | Dept.<br>P. & N.H. | Can.<br>P.C. | Dept.<br>P. & N.H. | Can.<br>P.C. | Dept.<br>P. & N.H. | Can.<br>P.C. | Dept.<br>Pensions<br>and<br>N.H. | Can.<br>Pension<br>Commis-<br>sion |
| Vancouver.....       | 69                 | 1            | 321                | 9            | 420                | 23           | 357                | 31           | 1,167                            | 64                                 |
| Calgary.....         | 12                 | 4            | 104                | 13           | 84                 | 14           | 82                 | 16           | 282                              | 47                                 |
| Edmonton.....        | 2                  | 2            | 54                 | 26           | 46                 | 10           | 42                 | 10           | 144                              | 48                                 |
| Saskatoon.....       | 93                 | 44           | 416                | 221          | 205                | 173          | 235                | 99           | 949                              | 537                                |
| Winnipeg.....        | 1                  | 1            | 229                | 1            | 154                |              | 213                | 8            | 597                              | 10                                 |
| Toronto.....         | 395                | 1            | 2,008              | 1            | 1,675              |              | 1,658              |              | 5,736                            | 2                                  |
| Sherbrooke.....      | 10                 | 1            | 150                | 43           | 207                | 63           | 126                | 49           | 493                              | 156                                |
| Saint John.....      | 493                | 3            | 365                | 47           | 259                | 57           | 260                | 5            | 1,377                            | 112                                |
| Dominion Totals..... | 1,075              | 57           | 3,647              | 361          | 3,050              | 340          | 2,973              | 218          | 10,745                           | 976                                |



**FIELD INVESTIGATIONS—WAR VETERANS' ALLOWANCE COMMITTEE—  
JANUARY 1, 1932, TO MARCH 31, 1935**

| District             | January 1<br>to<br>March 31,<br>1932 | 1932-1933 | 1933-1934 | 1934-1935 | District<br>Totals |
|----------------------|--------------------------------------|-----------|-----------|-----------|--------------------|
| Vancouver.....       |                                      |           |           |           |                    |
| Calgary.....         | 185                                  | 652       | 636       |           |                    |
| Edmonton.....        | 17                                   | 121       | 132       | 623       | 2,096              |
| Saskatoon.....       | 27                                   | 153       | 181       | 175       | 445                |
| Winnipeg.....        | 44                                   | 202       | 215       | 273       | 634                |
| Toronto.....         | 44                                   | 203       | 222       | 279       | 740                |
| Sherbrooke.....      | 169                                  | 829       | 777       | 254       | 723                |
| Saint John.....      | 26                                   | 118       | 142       | 1,134     | 2,909              |
|                      | 148                                  | 501       | 451       | 159       | 445                |
| Dominion totals..... | 660                                  | 2,779     | 2,756     | 3,413     | 1,616              |
|                      |                                      |           |           |           | 9,608              |

NOTE.—War Veterans' Allowance Investigations began in 1930, gross total from inception of work to March 31, 1935, being 13,779.

**FIELD INVESTIGATIONS—DEPARTMENT OF THE INTERIOR—INCEPTION,  
JANUARY 1, 1932, TO MARCH 31, 1935**

| District             | 1932-1933 | 1933-1934 | 1934-1935 | District<br>Totals |
|----------------------|-----------|-----------|-----------|--------------------|
| Calgary.....         |           |           |           |                    |
| Edmonton.....        | 37        | 9         |           | 83                 |
| Saskatoon.....       | 70        | 6         | 37        | 82                 |
| Winnipeg.....        | 50        | 24        | 36        | 110                |
|                      | 21        | 18        | 4         | 43                 |
| Dominion Totals..... | 178       | 57        | 83        | 318                |

NOTE.—These investigations are required in the Prairie Provinces only.

**FARM LABOUR PLACEMENTS—JANUARY 1, 1924, TO MARCH 31, 1935**

| Province                | Jan. 1,<br>1924,<br>to<br>March 31,<br>1925 | 1925-1926 | 1926-1927 | 1927-1928 | 1928-1929 | 1929-1930 |
|-------------------------|---|-----------|-----------|-----------|-----------|-----------|
| British Columbia.....   | 395   | 522       | 626       | 689       | 368       |           |
| Alberta.....            | 3,446                                       | 2,015     | 4,118     | 3,456     | 2,820     | 144       |
| Saskatchewan.....       | 2,118                                       | 1,791     | 2,573     | 2,757     | 1,909     | 2,540     |
| Manitoba.....           | 1,060                                       | 972       | 1,455     | 1,360     | 918       | 1,479     |
| Ontario.....            | 807   | 1,147     | 1,120     | 1,292     | 1,553     | 748       |
| Quebec.....             | 51  | 96        | 52        | 156       | 144       | 686       |
| Maritime Provinces..... | 465   | 292       | 568       | 340       | 323       | 110       |
|                         |   |           |           |           |           | 1,172     |
| Dominion total.....     | 8,342                                       | 6,835     | 10,512    | 10,050    | 8,035     | 6,879     |

| Province                | 1930-1931 | 1931-1932 | 1932-1933 | 1933-1934 | 1934-1935 | District<br>Total |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-------------------|
| British Columbia.....   | 55        | 53        | 33        | 18        | 10        | 2,913             |
| Alberta.....            | 890       | 967       | 1,022     | 959       | 432       | 22,665            |
| Saskatchewan.....       | 750       | 209       | 154       | 37        | 46        | 13,823            |
| Manitoba.....           | 755       | 229       | 509       | 175       | 151       | 8,332             |
| Ontario.....            | 1,758     | 1,889     | 1,625     | 1,739     | 1,449     | 15,065            |
| Quebec.....             | 111       | 27        | 33        | 11        | 23        | 814               |
| Maritime Provinces..... | 1,157     | 563       | 156       | 305       | 302       | 5,643             |
| Dominion total.....     | 5,476     | 3,937     | 3,532     | 3,244     | 2,413     | 69,255            |





# STATEMENT RE FIRE INSURANCE ON SOLDIER SETTLEMENT FARM PROPERTIES

| Province              | Calendar Year 1932    |                            |        |  | Calendar Year 1933    |                            |        |  | Calendar Year 1934    |                            |        |   |
|-----------------------|-----------------------|----------------------------|--------|--|-----------------------|----------------------------|--------|--|-----------------------|----------------------------|--------|---|
|                       | Insurance<br>in Force | Premium<br>for<br>one year | Losses | Per cent<br>Loss<br>compared<br>to Premium | Insurance<br>in force | Premium<br>for<br>one year | Losses | Per cent<br>Loss<br>compared<br>to Premium | Insurance<br>in Force | Premium<br>for<br>one year | Losses | Per cent<br>Loss<br>compared<br>to Pre-<br>mium |
|                       | \$                    | \$                         | \$     | %  | \$                    | \$                         | \$     | %  | \$                    | \$                         | \$     | %   |
| British Columbia..... | 3,491,461             | 25,581                     | 15,134 | 59   | 3,431,406             | 25,013                     | 15,866 | 63   | 3,298,699             | 23,911                     | 7,502  | 31  |
| Alberta.....          | 4,158,128             | 36,317                     | 13,615 | 37   | 3,769,774             | 32,959                     | 10,005 | 30   | 3,382,488             | 29,560                     | 7,242  | 25  |
| Saskatchewan.....     | 4,091,023             | 31,363                     | 10,513 | 33   | 3,721,821             | 25,657                     | 8,723  | 30   | 3,328,688             | 26,805                     | 4,579  | 17  |
| Manitoba.....         | 1,976,570             | 16,902                     | 7,152  | 42   | 1,877,488             | 15,924                     | 2,352  | 15   | 1,621,634             | 13,716                     | 4,147  | 30  |
| Ontario.....          | 3,003,942             | 20,105                     | 32,262 | 160  | 2,876,582             | 19,424                     | 21,607 | 111  | 2,770,107             | 18,922                     | 6,709  | 35  |
| Quebec.....           | 688,724               | 5,672                      | 7,400  | 130  | 674,594               | 5,032                      | 3,485  | 69   | 617,631               | 3,602                      | 4,681  | 130   |
| Maritimes.....        | 1,448,312             | 10,738                     | 8,656  | 81   | 1,356,744             | 9,461                      | 10,523 | 111  | 1,268,994             | 12,948                     | 11,566 | 90  |
| Total.....            | 18,858,160            | 146,678                    | 94,732 | 65   | 17,708,409            | 133,470                    | 72,561 | 54   | 16,288,241            | 129,464                    | 46,426 | 36  |

THREE-YEAR PERIOD—1932-1933-1934

|                       | Premium<br>for<br>three years | Losses  | Per cent<br>Loss<br>compared<br>to Premium |
|-----------------------|-------------------------------|---------|--|
|                       | \$                            | \$      | %  |
| British Columbia..... | 74,505                        | 38,502  | 52   |
| Alberta.....          | 98,836                        | 30,862  | 31   |
| Saskatchewan.....     | 83,825                        | 23,815  | 28   |
| Manitoba.....         | 46,542                        | 13,651  | 29   |
| Ontario.....          | 58,451                        | 60,578  | 104  |
| Quebec.....           | 14,306                        | 15,566  | 109  |
| Maritimes.....        | 33,147                        | 30,745  | 93   |
| Total.....            | 409,612                       | 213,719 | 52   |

NOTE.—The above ratio on Soldier Settlement farm business is of interest in comparison to the fire loss ratio of all farm business throughout Canada, the latter being 92% in 1932, 79% in 1933. Figures for 1934 not available.







## COST OF OPERATION—MOTOR VEHICLES—PASSENGER

| Cost for Fiscal Year 1934-1935 |             |                 |                    |                  |          |               |            |                     |               | Total Cost Since Purchase of Car to March 31, 1935 |                       |          |                     |            |                     |
|--------------------------------|-------------|-----------------|--------------------|------------------|----------|---------------|------------|---------------------|---------------|--|-----------------------|----------|---------------------|------------|---------------------|
| District                       | No. of Cars | Mileage 1934-35 | Miles per gal. Gas | Oper-ating Cost. | Per mile | Depre-ciation | Total Cost | Total Cost per mile | Total mileage | Miles per gal. Gas                                 | Total Oper-ating Cost | Per Mile | Total Depre-ciation | Total Cost | Total Cost per mile |
|                                |             |                 |                    | \$               |          | cts.          | \$         |                     |               |  | cts.                  |          | \$                  | cts.       |                     |
| British Columbia.....          | 15          | 164,974         | 20.0               | 5,987 03         | 3.7      | 1,537 75      | 7,524 78   | 4.6                 | 766,184       | 19.8   | 27,829 41             | 3.6      | 10,300 72           | 38,130 13  | 5.0                 |
| Edmonton.....                  | 17          | 192,854         | 17.0               | 8,694 27         | 4.5      | 2,126 13      | 10,820 40  | 5.6                 | 914,632       | 18.2   | 40,779 39             | 4.5      | 12,393 47           | 53,172 86  | 5.8                 |
| Calgary.....                   | 13          | 204,311         | 19.1               | 7,069 61         | 3.5      | 1,953 11      | 9,022 72   | 4.4                 | 762,106       | 18.8   | 27,223 78             | 3.6      | 9,879 49            | 37,103 27  | 4.9                 |
| Saskatchewan.....              | 25          | 299,639         | 18.1               | 11,040 49        | 3.7      | 2,947 69      | 13,988 18  | 5.2                 | 1,145,392     | 18.7   | 41,409 12             | 4.0      | 14,711 35           | 56,120 47  | 5.3                 |
| Manitoba.....                  | 14          | 208,399         | 19.1               | 6,258 73         | 3.0      | 2,195 16      | 8,453 89   | 4.1                 | 631,552       | 19.9   | 19,202 29             | 3.0      | 8,407 41            | 27,609 70  | 4.4                 |
| Ontario.....                   | 16          | 290,117         | 19.5               | 7,142 30         | 2.4      | 2,826 98      | 9,969 28   | 3.4                 | 624,044       | 19.5   | 14,781 69             | 2.4      | 8,303 93            | 23,085 62  | 3.7                 |
| Quebec.....                    | 2           | 46,695          | 19.7               | 1,484 72         | 3.3      | 319 74        | 1,804 46   | 3.9                 | 110,045       | 19.2   | 2,955 10              | 2.6      | 1,303 67            | 4,258 77   | 3.9                 |
| Maritimes.....                 | 13          | 154,155         | 18.9               | 5,533 80         | 3.5      | 1,721 93      | 7,255 73   | 4.7                 | 452,856       | 19.6   | 16,400 56             | 3.6      | 6,362 70            | 22,823 26  | 5.0                 |
| Ottawa.....                    | 1           | 17,695          | 11.5               | 716 80           | 4.1      | 176 95        | 893 75     | 5.1                 | 95,742        | 12.6   | 3,498 20              | 3.7      | 1,750 00            | 5,248 20   | 4.5                 |
| Total.....                     | 116         | 1,578,839       | 18.7               | 53,927 75        | 3.4      | 15,805 44     | 69,733 19  | 4.4                 | 5,502,553     | 18.5   | 194,139 54            | 3.5      | 73,412 74           | 267,552 28 | 4.9                 |

ELEVENTH REPORT

of the

# SOLDIER SETTLEMENT OF CANADA

(Extract from the Report of the Department of  
Immigration and Colonization for the  
Fiscal Year ended March 31, 1936)



OTTAWA  
J. O. PATENAUDE, I.S.O.  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1937

326113





# **ELEVENTH REPORT SOLDIER SETTLEMENT OF CANADA, MARCH 31, 1936**

## **SOLDIER AND GENERAL LAND SETTLEMENT**

The main work of the Soldier Settlement Department is the administration of a public estate consisting of 20,843 farm properties representing a present net investment in land and chattels of \$51,916,393.69. The department originally instituted to administer the Soldier Settlement Acts of 1917 and 1919 was designated the Land Settlement Branch of the Department of Immigration and Colonization in 1924 and since then Soldier and General Land Settlement activities, including field services for other departments of Government, have been conducted as complementary operations to avoid duplication of public services.

Earlier reports have outlined the provisions of the Soldier Settlement Act and amendments and detailed the terms of the British Family Settlement Agreements. The intent of this report, therefore, is a concise presentation of existing settlement as at March 31, 1936, in so far as certified statements covering loan operations and schedules summarizing settlement activities may accomplish this end. Condensed Balance Sheet with supporting financial statements and summaries of settlement operations are found on pages 9 to 20. Explanations of special phases of the department's work are given hereunder.

### **EXTENT OF SETTLEMENT**

Under the Soldier Settlement Act, 24,998 soldier settlers were established on land with loans. At this date there are 10,587 soldier settlers, 5,872 civilian settlers, 2,001 British family settlers, 1,765 farms operated under lease, and 618 farms on hand for resale, 3,099 settlers have repaid their loans in full in cash, and 2,158 properties have been transferred to municipalities and provinces under section 21 (a) of the Soldier Settlement Act.

Summarized there are 18,460 active settlers with loans, 1,765 properties under lease, 618 farms on hand for resale; a total of 20,843 properties under administration, representing the present net investment of \$51,916,393.69. The constantly changing nature of settlement is apparent in the above summary.

### **POLICY**

In the administration of State financed settlement projects, the two principal factors to be considered are the human element and recovery of the public investment. Adverse agricultural conditions, with drought in several sections of Western Canada, have necessitated for several years a policy of reasonable leniency and this has been continued during the year under review.

The department recognizes that foreclosure proceedings on the sole grounds of inability to pay would in many cases mean a mere shifting of the burden of problem cases at a higher cost to Canadian taxpayers.

Settlers who are in a position to pay are expected to do so and to this end district office collection officials and field staff co-operate closely.

In the resale and resettlement of reverted lands, care is taken to select purchasers who have farm experience and sufficient personal assets to give promise of ultimately paying for the properties.

## COLLECTIONS

Summarized statements of collections are given on pages 16 and 17. Total collections for the fiscal year, including prepayments and leases on account of soldier settlement and British family settlement, are \$1,343,334.61. It will be noted that in soldier settlement during the last fiscal year 50.9 per cent of the settlers made payments, the amount received with the addition of bonus being 57.9 per cent of the amount due in the year 1935-36. The cash payments received exclusive of bonus amounted to \$838,986.12, or 30 per cent of the instalments due.

Under the Three Thousand British Family Scheme, 35.4 per cent of the settlers made payments, the total amount including bonus, being 24 per cent of the amount due during the fiscal year. The cash payments received exclusive of bonus amounted to \$71,568.79, or 15.3 per cent of the instalments due.

## FINANCIAL

Attention is directed to the condensed Balance Sheet which gives in summarized form the present loan situation. The accompanying schedules detail the major items in the Balance Sheet.

In connection with the reduction in gross loans from \$156,090,617.39 to \$51,916,393.69, it will be noted that \$56,050,227.62 has been paid into the treasury; \$41,131,652.42 has been granted to settlers through remedial legislation, of which amount \$30,862,543.55 has been written off settlers' accounts and \$10,269,108.87 granted by way of interest exemption; \$17,261,452.53 has been deducted on account of losses sustained to date in the resale of land and chattels. The amount paid into the treasury includes repayments by settlers and money received from all other sources including cash receipts from resale of land and chattels.

## INSURANCE

Fire insurance covering buildings and chattels in the amount of \$15,493,487.72 is held by the department as collateral security for loans. The insurance is placed and the premium paid by settlers, failing which the department places the insurance and pays for it, collecting the premium from the settlers.

## REMEDIAL LEGISLATION

A summary of the various remedial measures enacted since the inception of the Soldier Settlement Act is recorded on pages 11 and 12. These concessions have resulted in a financial betterment to settlers in an aggregate amount of \$41,131,652.42.

## BONUS LEGISLATION OF 1933 EXTENDED BY ACT OF PARLIAMENT, 1936

Section 73 of the Soldier Settlement Act, assented to May 23, 1933, provided for a dollar for dollar bonus on payments made in respect of arrears or any instalment due and payable between March 31, 1933, and March 31, 1936, and instalments due one year thereafter, provided payment were made by March 31, 1936. The payment and the bonus combined may not exceed the arrears plus the instalments due. The legislation applies to all settlers indebted in respect of any contract or agreement made prior to the 1st of January, 1933. The bonus legislation applies to soldier settlers, civilian settlers and settlers under the Three Thousand British Family Scheme.

An important condition of the bonus concession is payment by the settler of insurance premium and taxes levied during the current year. The condition with respect to the payment of taxes is in conformity with the department's policy of co-operation with taxing authorities in encouraging settlers to meet their tax obligations.







Statement on page 12 shows that to March 31, 1936, settlers have earned bonus totalling \$3,131,337.78 of which \$954,680.74 is to be credited to settlers when taxes and insurance have been paid.

At the close of the fiscal year a Bill to amend the Soldier Settlement Act was presented to Parliament providing for extension of the bonus legislation for a further period of two years.

#### TAXES

The municipal tax situation has been one of the more important administrative problems of the department since the inception of soldier settlement.

Prior to 1934 the situation was that soldier settlement lands were Crown lands and as such were not subject to taxation. Over a period of years representations have been made repeatedly by municipal taxing authorities that their inability to levy and collect taxes on soldier settlement lands in accordance with the taxing laws of the various provinces imposed an unfair burden on rural municipalities. In 1934 the Soldier Settlement Act was so amended as to make Soldier Settlement lands as from the 1st January, 1933, subject to the tax sale laws of the various provinces.

The Act further provides that upon a taxing authority taking any proceeding for sale of the farm of a purchaser from the department, the agreement of sale covering such land shall be rescinded. However, it is also provided that the settler shall be reinstated in his contract provided he makes payment of the amount necessary to effect redemption. In these cases it is the practice of the department to give the settler every encouragement to redeem his land.

#### LAND SALES

Forty-five per cent (45%) of the total farms originally acquired for soldier settlement have reverted to the department, and this necessarily entails adequate facilities for resale and resettlement of these properties.

The Estates and Securities Branch of the department administers reverted farms and chattel property. In all cases of resale of farms, care is exercised in the selection of the personal risk, the object being to conduct a sale that will result in ownership of the property by the purchaser. Similarly with leases, care is taken to ensure, in so far as possible, that farms are leased to reliable tenants pending resale of the land. The terms of the leases conform to the general practice prevailing in the respective provinces and usually include provisions designed to maintain and improve the security.

#### THREE THOUSAND BRITISH FAMILY SETTLEMENT SCHEME

This settlement project, entered into by agreement between the British and Dominion Governments in 1924 for the settlement of 3,000 British families on government-owned farms in Canada, has been described in detail in previous reports. The farms used for settlement were in the main lands acquired for soldier settlement and the department under the terms of the agreement was charged with the responsibility of administering British settlement, including supervision of settlers' operations and collection of moneys due. The agreement provides for the sharing of losses in the same proportion as the gross advances by the British and Dominion Governments.

A total of 3,346 families came forward for settlement, of which 183 withdrew from the scheme before receiving advances, and 1,373 withdrew after contracting loans, a total of 1,556 withdrawals. There are now 1,773 British families operating their farms under this scheme. Seventeen settlers have repaid their loans.

Table, page 20, shows the present occupation or other disposition of the families who have withdrawn from the scheme.

Families settled under this agreement were granted a 30 per cent reduction in their indebtedness in 1933 and the benefits of the dollar for dollar bonus legislation and one year's interest remission.

## 500 NEW BRUNSWICK FAMILY SETTLEMENT SCHEME

This settlement agreement was entered into by the British, Dominion and New Brunswick Governments for the settlement of 500 families in the province of New Brunswick over a period of six years beginning 1928. Under the agreement, the New Brunswick Government supplied the farms, the British Government advanced up to \$1,500 per family for the purchase of chattels and the Dominion Government was responsible for administration and supervision. The loans extended over twenty-five years with interest at five per cent on the amortization plan. The agreement provided for the sharing of losses by the respective governments as follows: the province of New Brunswick was to absorb capital loss on land; the British and Dominion Governments each to absorb 50 per cent of the loss on live stock and equipment. Interest losses on land for the first two years were to be borne 50 per cent by the British Government and 25 per cent each by the Dominion and Provincial Governments. As at March 31, 1935, three hundred and fifty-nine (359) families had come forward under this agreement; five families had withdrawn before receiving advances; 106 had withdrawn after contracting loans—a total of 111 withdrawals. There were at that date 248 families operating their farms.

In the last annual report it was stated that consideration was being given by the Dominion Government to certain urgent representations by the Government of New Brunswick that a substantial number of the remaining settlers were likely to abandon their farms and become a liability to the municipal authorities and a detrimental influence on further British migration unless early action was taken to accord these settlers similar concessions to those already granted settlers under the Three Thousand British Family Scheme. Negotiations were undertaken between the Dominion, the British Government and the Government of New Brunswick with a view to revision of the tripartite agreement on lines similar to the Three Thousand British Family Agreement.

Pursuant to these negotiations Orders in Council P.C. 1025 of April 18, 1935, and P.C. 2636 of August 23, 1935, authorized: (a) reduction of the settlers' accounts by 30 per cent as at November 1, 1933; (b) remission of interest charges for one year prior to November 1, 1934; (c) the grant of a bonus of dollar for dollar to the settlers under similar conditions to the bonus available to the Three Thousand British Family Scheme settlers; (d) the execution of new agreements with the Government of New Brunswick and His Majesty's Secretary of State for Dominion Affairs—such agreements being duly executed on April 30, 1935, and August 27, 1935. Under these agreements, the Dominion Government took over title of the lands still occupied by settlers and agreed to pay the Government of New Brunswick the principal sums then due under these land contracts, namely, \$521,156.55, with interest at 5 per cent per annum. This principal sum and interest may be paid by the Dominion Government as collected, or the Dominion Government may at any time pay off the principal sum with interest to the date of payment. Accrued interest to the date of the agreement, amounting to \$131,662.64, was still collectible from the settlers, but was to be retained by the Dominion Government if collected. In the aggregate, this interest was more than offset by the concessions by way of 30 per cent reduction, interest remission and the bonus of dollar for dollar. Any losses incurred prior to April 30, 1935, other than in connection with the above concessions, are to be borne by the Dominion Government and the Secretary of State as provided in the original agreement. The Dominion Government is to bear the loss accruing by reason of the concessions on account of the debt due to it, and the Secretary of State the loss similarly accruing in respect of the debt due to the Secretary of State. Any losses incurred after April 30, 1935, other than those occasioned by the above concessions are to be borne by the two Governments in the proportion the advances made by each bear to the total advances to each settler.







## FARMERS' CREDITORS ARRANGEMENT ACT, 1934

This Act passed at the 1934 session of Parliament is intended to provide a simple means whereby the debt burdens of the farmer may be adjusted to a level more consistent with the revenue producing capacity of the farm. The Act makes provision for farmers as debtors and their creditors to get together and arrange mutually satisfactory compromises and settlements. The provisions of this Act are applicable to debtors of the Crown and therefore to all classes of settlers under the Department.

Summary on page 13 shows that 693 settlers have applied under the Act, 415 of these applications involving reduction in debt due the department. In 98 completed cases where the aggregate debt owing the department was \$407,954.25, the compromises have resulted in an aggregate reduction of \$165,753.38, being an average reduction of \$1,691.36 per settler. In each case the settler's farm and chattels are appraised and his financial affairs and record of farming operations carefully reviewed by District Office Committee and Head Office before the case goes forward to the Board of Review for adjudication.

### DEPARTMENTAL CO-OPERATION WITH FARMERS' CREDITORS ACT ADMINISTRATION

By arrangement between the Minister of Finance and the Minister in Charge of Soldier Settlement the field staff of the department makes land appraisals and furnishes reports on applicants on request of the Boards of Review in the respective provinces. The Boards of Review in Manitoba and Ontario have made extensive use of the department's field staff for land appraisals and at the date of this report it is apparent the Alberta and Saskatchewan Boards will increase their requests for appraisal reports. Land appraisals for the fiscal year total 2,363.

### FIELD SUPERVISION

The field supervision staff furnishes the personal contact between settlers and the department and is the basis of the general land settlement services rendered other departments of Government.

There are 90 field supervision districts, each with a field supervisor in charge. Each supervisor is responsible on the average for 205 active settlers, 26 farms available for sale or lease and an aggregate investment of \$576,000 of public funds.

In the matter of inspection and preservation of security, the sale of reverted farms and chattels and arrangements for satisfactory leasing of farms not disposed of through sale, the duties of a field supervisor are comparable with those of a loan company inspector.

### GENERAL LAND SETTLEMENT

As the Land Settlement Branch of the Department of Immigration and Colonization the Soldier Settlement Department has been required to perform land settlement and investigational services not only for the department proper but for other departments of the Dominion Government. The demand for these services has increased in recent years.

On pages 18 to 20 are summarized the results of these activities.

The services include:—

1. *Land Appraisals for Boards of Review under the Farmers' Creditors Arrangement Act.*—2,363 appraisals were made during the fiscal year.



2. *Land Appraisals, Canadian Farm Loan Board.*—1,414 land appraisals were made for the Canadian Farm Loan Board during the fiscal year.

3. *Rural Investigations for War Veterans' Allowance Board.*—The field staff investigate the circumstances of rural applicants for assistance under the War Veterans' Allowance Act; 3,599 investigations were made during the fiscal year.

4. *Investigations for Department of Immigration and Colonization.*—The field staff investigate settlement conditions in connection with the proposed admission of immigrants to Canada; 1,423 investigations were made during the fiscal year.

5. *Rural Investigations for Department of Pensions and National Health.*—The field staff investigate applications for relief allowances and special pension cases in rural districts; 3,142 investigations were made during the fiscal year.

6. *Relief Land Settlement.*—Clause 7 of the Dominion-Provincial Relief Settlement Agreements provide that the Provincial Advisory Committee shall include a representative of the Dominion Land Settlement Branch. The District Superintendent of Soldier Settlement in each province where the agreements are operative acts in this capacity.

## ADMINISTRATION

The general land settlement services described in this report necessarily entail cost to the Department of Soldier Settlement. It was determined after careful survey by officers of the various departments concerned that co-operation as indicated rather than appointment of additional staff by the several departments concerned would result in a substantial annual saving to the public treasury.

The administration costs of Soldier Land Settlement and general settlement are shown on page 18.

The Soldier Settlement Department (total staff, 335) consists of a head office at Ottawa with a director in charge and eight district offices, each with a district superintendent in charge located as follows:—

British Columbia—Vancouver.

Alberta—Edmonton and Calgary.

Saskatchewan—Saskatoon.

Manitoba—Winnipeg.

Ontario—Toronto.

Quebec—Sherbrooke.

Maritime Provinces—Saint John, N.B.





CONDENSED BALANCE SHEET AS AT MARCH 31, 1936

| ASSETS   |  | LIABILITIES  |  |
|--|--|--|--|
| <p><i>Current Loans including overdue interest—</i></p> <p><i>Soldier Settlement—</i></p> <p>Soldier Settlers.....\$ 24,613,143 34</p> <p>Civilian Settlers.....10,807,602 91</p> <p>Indian Soldier Settlers.....203,690 49</p> <hr/> <p>35,684,436 74</p> <p>880,603 06</p> <hr/> <p>\$34,803,773 68</p> <p><i>\$,000 British Family Settlement Scheme—</i></p> <p>Less Deferred Bonus.....8,490,447 91</p> <p>71,696 44</p> <hr/> <p><i>New Brunswick 500 British Family Scheme—</i></p> <p>Less Deferred Bonus.....691,058 15</p> <p>2,321 24</p> <hr/> <p>688,730 91</p> <hr/> <p><i>Security Held for Resale—(at Book Debt—</i></p> <p><i>Soldier Settlement—</i></p> <p>Soldier Settlers.....\$ 5,202,570 64</p> <p>Civilian Settlers.....1,529,306 00</p> <p>British Families (Canadian Land).....954,913 84</p> <hr/> <p>\$ 7,746,790 48</p> <hr/> <p><i>\$,000 British Family Scheme—</i></p> <p>British Government Loans.....212,470 78</p> <hr/> <p><i>New Brunswick 500 British Family Scheme—</i></p> <p>Canadian Government Loans.....24,805 20</p> <p>British Government Loans.....12,059 17</p> <hr/> <p>36,864 37</p> <hr/> <p>7,996,131 63</p> <hr/> <p>Total.....\$ 51,916,393 69</p> |  | <p><i>Gross Advances for Loans—</i></p> <p>Soldier Land Settlement.....\$ 110,390,905 94</p> <p>3,000 British Family Scheme...13,088,126 20</p> <p>N.B. 500 British Family Agreement.....977,693 76</p> <hr/> <p>\$124,450,725 90</p> <p>Interest Charges.....31,633,891 49</p> <hr/> <p>\$ 156,090,617 39</p> <hr/> <p><i>Deduct—</i></p> <p>Repayments—</p> <p>Soldier Land Settlement.....\$ 53,716,765 03</p> <p>3,000 British Family Scheme...2,266,885 00</p> <p>N.B. 500 British Family Agreement.....66,570 39</p> <hr/> <p>\$50,050,227 62</p> <hr/> <p><i>Legislative Reductions—</i></p> <p>Soldier Land Settlement.....30,834,133 60</p> <p>Less—Interest Exemption Act 1922.....10,269,108 87</p> <hr/> <p>26,565,024 73</p> <p>3,944,604 04</p> <hr/> <p>3,000 British Family Scheme...N.B. 500 British Family Agreement.....352,914 78</p> <hr/> <p>30,862,543 53</p> <hr/> <p>\$6,912,771 17</p> <hr/> <p>69,177,846 22</p> <hr/> <p><i>Deduct losses on security already sold—</i></p> <p>Soldier Land Settlement.....10,375,062 65</p> <p>3,000 British Family Scheme...803,313 25</p> <p>N.B. 500 British Family Agreement.....81,070 63</p> <hr/> <p>17,261,452 53</p> <hr/> <p>\$ 51,916,393 69</p> |  |

| District                     | Current Loans           |          |        |                           |        | Security on Hand        |                           |       | Total  |
|------------------------------|-------------------------|----------|--------|---------------------------|--------|-------------------------|---------------------------|-------|--------|
|                              | Soldier Land Settlement |          |        | British Family Settlement | Total  | Soldier Land Settlement | British Family Settlement | Total |        |
|                              | Soldier                 | Civilian | Total  |                           |        |                         |                           |       |        |
| Vancouver.....               | 1,425                   | 949      | 2,374  | 132                       | 2,506  | 177                     | 27                        | 204   | 2,710  |
| Edmonton.....                | 1,861                   | 1,123    | 2,984  | 363                       | 3,347  | 257                     | 52                        | 309   | 3,656  |
| Calgary.....                 | 1,452                   | 507      | 1,959  | 296                       | 2,255  | 224                     | 15                        | 239   | 2,494  |
| Saskatoon.....               | 3,075                   | 1,361    | 4,436  | 436                       | 4,872  | 766                     | 105                       | 871   | 5,743  |
| Winnipeg.....                | 969                     | 979      | 1,948  | 192                       | 2,140  | 545                     | 51                        | 596   | 2,736  |
| Toronto.....                 | 861                     | 410      | 1,271  | 129                       | 1,400  | 60                      | 13                        | 73    | 1,473  |
| Sherbrooke.....              | 122                     | 192      | 314    | 30                        | 344    | 7                       | 2                         | 9     | 353    |
| Saint John.....              | 598                     | 351      | 949    | 423                       | 1,372  | 56                      | 26                        | 82    | 1,454  |
| Indian Soldier Settlers..... | 224                     |          | 224    |                           | 224    |                         |                           |       | 224    |
| Total.....                   | 10,587                  | 5,872    | 16,459 | 2,001                     | 18,460 | 2,092                   | 291                       | 2,383 | 20,843 |

FINANCIAL STATEMENT AS AT MARCH 31, 1936

| District                       | Active Loans |                    |                |                  | Security on Hand (Book Debt) |               | Total  |                 |
|--------------------------------|--------------|--------------------|----------------|------------------|------------------------------|---------------|--------|-----------------|
|                                | Number       | Total Active Loans | Deferred Bonus | Net Active Loans | Number                       | Amount        | Number | Amount          |
|                                |              |                    |                |                  |                              |               |        |                 |
| Vancouver.....                 | 2,506        | \$ 5,545,218 64    | \$ 254,987 79  | \$ 5,290,230 85  | 204                          | \$ 733,446 52 | 2,710  | \$ 6,023,677 37 |
| Edmonton.....                  | 3,347        | 8,099,877 45       | 175,090 19     | 7,924,787 26     | 309                          | 933,167 95    | 3,656  | 8,857,955 21    |
| Calgary.....                   | 2,255        | 7,006,139 43       | 103,367 82     | 6,902,771 61     | 239                          | 787,764 63    | 2,494  | 7,690,536 24    |
| Saskatoon.....                 | 4,872        | 12,770,800 48      | 176,685 94     | 12,594,114 54    | 871                          | 3,065,581 98  | 5,743  | 15,659,696 52   |
| Winnipeg.....                  | 2,140        | 5,004,389 26       | 68,093 43      | 5,026,295 83     | 596                          | 2,098,986 87  | 2,736  | 7,125,282 70    |
| Toronto.....                   | 1,400        | 2,902,414 38       | 106,606 89     | 2,795,807 49     | 73                           | 209,405 16    | 1,473  | 3,005,212 65    |
| Sherbrooke.....                | 344          | 666,781 87         | 13,966 34      | 652,815 53       | 9                            | 25,282 04     | 353    | 678,097 57      |
| Saint John.....                | 1,372        | 2,585,630 80       | 55,882 34      | 2,529,748 46     | 82                           | 142,496 48    | 1,454  | 2,672,244 94    |
| Indian Soldier Settlement..... | 224          | 203,690 49         |                | 203,690 49       |                              |               | 224    | 203,690 49      |
| Total.....                     | 18,460       | 44,874,942 80      | 954,680 74     | 43,920,262 06    | 2,383                        | 7,996,131 63  | 20,843 | 51,916,393 69   |

GROSS LOANS AS AT MARCH 31, 1936

|  |                  |                   |
|--|------------------|-------------------|
| <b>Soldier Land Settlement—</b>                        |                  |                   |
| Land purchase.....                                     | \$ 60,581,268 57 |                   |
| Removal of encumbrances.....                           | 2,716,474 89     |                   |
| Permanent improvements.....                            | 11,650,431 85    |                   |
| Stock and equipment.....                               | 29,098,608 16    |                   |
| Special advances.....                                  | 9,737,282 71     |                   |
| Replacements.....                                      | 3,665,642 16     |                   |
| Refund of settlers' equity.....                        | 273,100 33       |                   |
| Credit due to resales.....                             | 620,535 39       |                   |
| Replacement credits.....                               | 56,853 38        |                   |
| Indian soldier settlers.....                           | 431,290 23       |                   |
| Interest charges.....                                  | 118,831,487 67   |                   |
|  | 27,861,597 39    |                   |
| Deduct lands transferred to British Family Scheme..... | 146,693,085 06   |                   |
|  | 8,440,581 73     |                   |
|  |                  | \$ 138,252,503 33 |
| <b>British Family Scheme—</b>                          |                  |                   |
| Canadian Government land.....                          | 9,251,182 34     |                   |
| British Government land.....                           | 113,495 39       |                   |
| British Government stock and equipment.....            | 3,264,906 41     |                   |
| Assisted passage loans.....                            | 165,740 88       |                   |
| Replacements.....                                      | 292,801 18       |                   |
| Interest charges—                                      |                  |                   |
| Canadian.....  | 2,660,723 37     |                   |
| British.....   | 863,095 41       |                   |
|  |                  | 16,611,944 98     |
| <b>New Brunswick Scheme—</b>                           |                  |                   |
| New Brunswick Government loans.....                    | 521,156 55       |                   |
| Canadian Government special advances.....              | 2,093 72         |                   |
| British Government loans.....                          | 441,667 58       |                   |
| Assisted passage loans.....                            | 4,837 32         |                   |
| Replacements.....                                      | 7,938 59         |                   |
| Interest charges.....                                  | 248,475 32       |                   |
|  |                  | \$ 1,226,169 08   |
| Total Gross Loans.....                                 |                  | \$ 156,090,617 39 |







**GROSS LOANS AS AT MARCH 31, 1936—Concluded**

**Summary—**

**Gross Advances for Loans—**

|                                     |                          |
|-------------------------------------|--------------------------|
| Soldier Land Settlement.....        | \$ 110,390,905 94        |
| 3,000 British Family Scheme.....    | 13,088,126 20            |
| N.B. 500 British Family Scheme..... | 977,693 76               |
|                                     | <b>\$ 124,456,725 90</b> |

**Interest Charges—**

|                                     |                          |
|-------------------------------------|--------------------------|
| Soldier Land Settlement.....        | 27,861,597 39            |
| 3,000 British Family Scheme.....    | 3,523,818 78             |
| N.B. 500 British Family Scheme..... | 248,475 32               |
|                                     | <b>31,633,891 49</b>     |
|                                     | <b>\$ 156,090,617 39</b> |

**REPAYMENTS AS AT MARCH 31, 1936**

|   | Interest   |      | Principal    |      | Total        |      |
|---|------------|------|--------------|------|--------------|------|
|   | \$         | cts. | \$           | cts. | \$           | cts. |
| <b>Soldier Settlement—</b>                  |            |      |              |      |              |      |
| Initial payments.....                       |            |      | 6,250,015 17 |      | 6,250,015 17 |      |
| Repayments.....                             | 17,867,840 | 36   | 27,777,376   | 34   | 45,645,216   | 70   |
| Replacements.....                           |            |      | 1,821,533    | 76   | 1,821,533    | 76   |
| Total Soldier Settlement.....               | 17,867,840 | 36   | 35,848,925   | 27   | 53,716,765   | 63   |
| <b>British Family Settlement—</b>           |            |      |              |      |              |      |
| Canadian Government land.....               | 558,782    | 93   | 535,094      | 74   | 1,093,877    | 67   |
| <b>Total received by—</b>                   |            |      |              |      |              |      |
| Canadian Government.....                    | 18,426,623 | 29   | 36,384,020   | 01   | 54,810,643   | 30   |
| British Government loans.....               | 141,016    | 82   | 585,642      | 59   | 726,659      | 41   |
| British Government New Brunswick Scheme.... | 4,916      | 05   | 46,027       | 79   | 50,943       | 84   |
| Assisted passage.....                       |            |      | 161,241      | 30   | 161,241      | 30   |
| Replacements.....                           |            |      | 300,739      | 77   | 300,739      | 77   |
| Total Repayments.....                       | 18,572,556 | 16   | 37,477,671   | 46   | 56,050,227   | 62   |

**LOAN REPAYMENTS**

| Fiscal Year                           | Interest   |      | Principal  |      | Total      |      |
|---------------------------------------|------------|------|------------|------|------------|------|
|                                       | \$         | cts. | \$         | cts. | \$         | cts. |
| From inception to March 31, 1933..... | 16,469,381 | 06   | 34,743,675 | 56   | 51,213,056 | 62   |
| 1933-34.....                          | 516,553    | 46   | 975,565    | 90   | 1,492,124  | 36   |
| 1934-35.....                          | 849,665    | 62   | 875,126    | 53   | 1,724,792  | 15   |
| 1935-36.....                          | 736,951    | 02   | 883,303    | 47   | 1,620,254  | 49   |
|                                       | 18,572,556 | 16   | 37,477,671 | 46   | 56,050,227 | 62   |

**LEGISLATIVE REDUCTIONS AS AT MARCH 31, 1936**

**Soldier Settlement—**

|  |                  |
|--|------------------|
| Live stock reduction, June 27, 1925.....               | \$ 2,927,869 99  |
| Land revaluation, April 14, 1927.....                  | 7,479,343 75     |
| 30 per cent reduction, May 30, 1930—                   |                  |
| Principal.....   | \$ 8,654,113 47  |
| Interest.....  | 2,656,849 81     |
| 1932 interest remission, May 23, 1933.....             | 11,310,963 28    |
|  | 1,894,398 20     |
| Dollar for Dollar Bonus, May 23, 1933—                 |                  |
| Principal.....   | 1,204,431 37     |
| Interest.....  | 810,951 13       |
| Deferred.....  | 880,663 06       |
|  | 2,896,045 56     |
| Farmers' Creditors Arrangement Act, July 3, 1934—      |                  |
| Principal.....   | 31,193 83        |
| Interest.....  | 25,210 12        |
|  | 56,403 95        |
| Interest Exemption Act, June 23, 1922 (estimated)..... | 10,269,108 87    |
| Total Soldier Settlement.....                          | \$ 36,834,133 00 |

**3,000 British Family Settlement—**

30 per cent reduction, May 23, 1933—

|                |    |              |
|----------------|----|--------------|
| Principal..... | \$ | 1,871,176 89 |
| Interest.....  |    | 1,439,688 34 |

1932 interest remission, May 23, 1933.....

3,310,865 23  
400,471 59**Dollar for Dollar Bonus, May 23, 1933—**

|                |    |           |
|----------------|----|-----------|
| Principal..... | \$ | 71,547 23 |
| Interest.....  |    | 88,394 68 |
| Deferred.....  |    | 71,696 44 |

231,638 35

**Farmers' Creditors Arrangement Act, July 3, 1934—**

|                |    |          |
|----------------|----|----------|
| Principal..... | \$ | 1,292 84 |
| Interest.....  |    | 336 03   |

1,628 87

**Total 3,000 British Family Scheme.....**

\$ 3,944,604 04

**N.B. 500 British Family Agreement—**

30 per cent reduction, April 18, 1935—

|                |    |            |
|----------------|----|------------|
| Principal..... | \$ | 137,862 64 |
| Interest.....  |    | 161,592 96 |

299,455 60

1934 interest remission, April 18, 1935.....

49,805 31

**Dollar for Dollar Bonus, April 18, 1935—**

|                |    |          |
|----------------|----|----------|
| Principal..... | \$ | 1,082 22 |
| Interest.....  |    | 250 41   |
| Deferred.....  |    | 2,321 24 |

3,653 87

**Total N.B. 500 British Family Agreement.....**

\$ 352,914 78

**Total British Family Settlement.....**

\$ 4,297,518 82

**Total Legislative Reductions.....**

\$ 41,131,652 42

**BONUS OF DOLLAR FOR DOLLAR AS AT MARCH 31, 1936**

|   | Soldier Settlement |           | British Family Settlement |           | Total            |           |
|---|--------------------|-----------|---------------------------|-----------|------------------|-----------|
|   | \$                 | cts.      | \$                        | cts.      | \$               | cts.      |
| Payments received subject to bonus..... | 2,896,045          | 56        | 235,292                   | 22        | 3,131,337        | 78        |
| Bonus credited to date.....             | 2,015,382          | 50        | 161,274                   | 54        | 2,176,657        | 04        |
| Bonus still to be credited.....         | 880,663            | 06        | 74,017                    | 68        | 954,680          | 74        |
| <b>Total.....</b>                       | <b>2,896,045</b>   | <b>56</b> | <b>235,292</b>            | <b>22</b> | <b>3,131,337</b> | <b>78</b> |

**STATEMENT RE 1933 LEGISLATION AS AT MARCH 23, 1936**

| District        | Number of Settlers who have taken advantage of Bonus |          |           |          |                  |          |        |          | Amount of bonus | Interest remission |
|-----------------|--|----------|-----------|----------|------------------|----------|--------|----------|-----------------|--------------------|
|                 | Soldier Settlers                                     |          | Civilians |          | British Families |          | Total  |          |                 |                    |
|                 | Number   | Per cent | Number    | Per cent | Number           | Per cent | Number | Per cent |                 |                    |
|                 |  |          |           |          |                  |          |        |          | \$ cts.         | \$ cts.            |
| Vancouver.....  | 1,090  | 76       | 682       | 71       | 88               | 66       | 1,860  | 74       | 454,377 92      | 304,774 27         |
| Edmonton.....   | 1,570  | 84       | 820       | 73       | 267              | 73       | 2,657  | 79       | 515,975 14      | 422,779 81         |
| Calgary.....    | 1,080  | 74       | 357       | 71       | 179              | 60       | 1,616  | 71       | 422,950 59      | 359,570 61         |
| Saskatoon.....  | 2,025  | 65       | 813       | 60       | 227              | 52       | 3,065  | 63       | 749,583 37      | 647,562 60         |
| Winnipeg.....   | 786  | 79       | 670       | 68       | 124              | 64       | 1,580  | 73       | 262,236 26      | 251,816 93         |
| Toronto.....    | 767  | 87       | 345       | 83       | 90               | 69       | 1,202  | 84       | 270,946 68      | 162,683 56         |
| Sherbrooke..... | 104  | 85       | 135       | 71       | 25               | 81       | 264    | 76       | 55,048 87       | 36,067 11          |
| Saint John..... | 500  | 82       | 263       | 73       | 106              | 24       | 869    | 62       | 138,806 46      | 152,095 84         |
|                 | 7,922  | 76       | 4,085     | 69       | 1,106            | 55       | 13,113 | 71       | 2,869,925 29    | 2,337,350 73       |

Average bonus per settler—\$219.00.







FARMERS' CREDITORS ARRANGEMENT ACT—NUMBER OF APPLICATIONS AS AT MARCH 31, 1936

| District        | Soldier Settlers    |                        |       | Civilian Settlers   |                        |       | British Settlers    |                        |       | Total               |                        |       |
|-----------------|---------------------|------------------------|-------|---------------------|------------------------|-------|---------------------|------------------------|-------|---------------------|------------------------|-------|
|                 | Reductions involved | No reductions involved | Total | Reductions involved | No reductions involved | Total | Reductions involved | No reductions involved | Total | Reductions involved | No reductions involved | Total |
| Vancouver.....  | 17                  | 22                     | 39    | 22                  | 5                      | 27    | 6                   | 1                      | 7     | 45                  | 28                     | 73    |
| Edmonton.....   | 5                   | 13                     | 18    | 17                  | 20                     | 37    | .....               | 1                      | 1     | 22                  | 34                     | 56    |
| Calgary.....    | 39                  | 23                     | 62    | 25                  | 11                     | 36    | 18                  | .....                  | 18    | 82                  | 34                     | 116   |
| Saskatoon.....  | 29                  | 43                     | 72    | 15                  | 30                     | 45    | 14                  | 4                      | 18    | 58                  | 77                     | 135   |
| Winnipeg.....   | 40                  | 18                     | 58    | 50                  | 21                     | 71    | 14                  | 1                      | 15    | 104                 | 40                     | 144   |
| Toronto.....    | 32                  | 27                     | 59    | 30                  | 14                     | 44    | 37                  | 6                      | 43    | 99                  | 47                     | 146   |
| Sherbrooke..... | .....               | .....                  | ..... | 5                   | 1                      | 6     | .....               | .....                  | ..... | 5                   | 1                      | 6     |
| Saint John..... | .....               | 11                     | 11    | .....               | 3                      | 3     | .....               | 3                      | 3     | .....               | 17                     | 17    |
| Total.....      | 162                 | 157                    | 319   | 164                 | 105                    | 269   | 89                  | 16                     | 105   | 415                 | 278                    | 693   |

FARMERS' CREDITORS ARRANGEMENT ACT—COMPLETED CASES IN WHICH REDUCTION GRANTED—TOTAL SETTLERS AS AT MARCH 31, 1936

| District        | Debt Due to Department |                |                              |                               | Other Debts    |                     |                              |                               |
|-----------------|------------------------|----------------|------------------------------|-------------------------------|----------------|---------------------|------------------------------|-------------------------------|
|                 | Number of settlers     | Amount of debt | Percentage reduction to debt | Average reduction per settler | Amount of debt | Amount of reduction | Percentage reduction to debt | Average reduction per settler |
|                 |                        | \$ cts.        |                              | \$ cts.                       | \$ cts.        | \$ cts.             |                              | \$ cts.                       |
| Vancouver.....  | 17                     | 71,296 01      | 42.9                         | 1,801 53                      | 5,608 86       | 2,012 26            | 35.9                         | 118 37                        |
| Edmonton.....   | 11                     | 53,629 25      | 33.1                         | 1,815 97                      | 43,637 66      | 17,077 83           | 39.2                         | 1,552 53                      |
| Calgary.....    | 16                     | 70,993 18      | 41.7                         | 1,849 39                      | 39,172 47      | 9,190 17            | 23.5                         | 574 30                        |
| Saskatoon.....  | 10                     | 52,956 23      | 34.0                         | 1,800 12                      | 62,740 23      | 7,716 60            | 12.3                         | 771 60                        |
| Winnipeg.....   | 30                     | 106,524 62     | 50.6                         | 1,796 08                      | 19,899 14      | 10,236 36           | 51.4                         | 341 21                        |
| Toronto.....    | 14                     | 52,554 96      | 30.2                         | 1,134 14                      | 2,751 25       | 292 50              | 10.6                         | 20 89                         |
| Sherbrooke..... | .....                  | .....          | .....                        | .....                         | .....          | .....               | .....                        | .....                         |
| Saint John..... | .....                  | .....          | .....                        | .....                         | .....          | .....               | .....                        | .....                         |
| Total.....      | 98                     | 407,954 25     | 40.6                         | 1,691 36                      | 173,809 01     | 40,525 72           | 26.8                         | 474 75                        |

| District        | Debt Due to Department |                |                     |                              |                               | Other Debts    |                     |                              |
|-----------------|------------------------|----------------|---------------------|------------------------------|-------------------------------|----------------|---------------------|------------------------------|
|                 | Number of settlers     | Amount of debt | Amount of reduction | Percentage reduction to debt | Average reduction per settler | Amount of debt | Amount of reduction | Percentage reduction to debt |
| Vancouver.....  | 3                      | \$ 12,552 64   | \$ 4,632 64         | 37.7                         | \$ 4,180 88                   | \$ 1,045 66    | \$ 340 08           | 22.3                         |
| Edmonton.....   | 7                      | 31,543 91      | 12,343 91           | 39.1                         | 1,703 42                      | 17,213 95      | 2,812 05            | 16.3                         |
| Calgary.....    | 6                      | 24,421 82      | 8,649 82            | 35.4                         | 1,441 04                      | 31,309 78      | 6,982 47            | 22.3                         |
| Saskatoon.....  | 11                     | 44,535 71      | 22,165 71           | 49.8                         | 1,015 06                      | 9,096 11       | 6,741 53            | 74.1                         |
| Winnipeg.....   | 3                      | 10,700 69      | 2,700 69            | 25.2                         | 900 23                        | 401 75         |                     |                              |
| Toronto.....    |                        |                |                     |                              |                               |                |                     |                              |
| Sherbrooke..... |                        |                |                     |                              |                               |                |                     |                              |
| Saint John..... |                        |                |                     |                              |                               |                |                     |                              |
| Total.....      | 30                     | 123,554 77     | 50,512 77           | 40.9                         | 1,083 76                      | 59,067 25      | 16,876 13           | 28.0                         |
|                 |                        |                |                     |                              |                               |                |                     | 562 54                       |

FARMERS' CREDITORS ARRANGEMENT ACT—COMPLETED CASES IN WHICH REDUCTION GRANTED—CIVILIAN SETTLERS  
AS AT MARCH 31, 1936

| District        | Debt Due to Department |                |                     |                              |                               | Other Debts    |                     |                              |
|-----------------|------------------------|----------------|---------------------|------------------------------|-------------------------------|----------------|---------------------|------------------------------|
|                 | Number of settlers     | Amount of debt | Amount of reduction | Percentage reduction to debt | Average reduction per settler | Amount of debt | Amount of reduction | Percentage reduction to debt |
| Vancouver.....  | 11                     | \$ 40,187 62   | 22,472 62           | 45.7                         | \$ 2,042 97                   | \$ 4,077 60    | \$ 1,352 78         | 33.2                         |
| Edmonton.....   | 11                     | 53,629 25      | 17,775 67           | 33.1                         | 1,615 97                      | 43,637 66      | 17,077 83           | 39.1                         |
| Calgary.....    | 6                      | 24,111 37      | 9,196 37            | 38.1                         | 1,532 73                      | 21,407 14      | 6,357 12            | 29.7                         |
| Saskatoon.....  | 4                      | 28,534 41      | 9,351 41            | 32.8                         | 2,337 85                      | 31,430 45      | 734 13              | 2.3                          |
| Winnipeg.....   | 12                     | 27,008 53      | 15,046 24           | 55.7                         | 1,253 85                      | 9,855 50       | 3,234 41            | 32.8                         |
| Toronto.....    | 5                      | 18,054 54      | 5,794 54            | 31.9                         | 1,150 91                      | 1,344 50       | 192 50              | 14.3                         |
| Sherbrooke..... |                        |                |                     |                              |                               |                |                     |                              |
| Saint John..... |                        |                |                     |                              |                               |                |                     |                              |
| Total.....      | 49                     | 200,525 72     | 79,596 85           | 39.7                         | 1,624 43                      | 111,752 85     | 28,048 77           | 25.9                         |
|                 |                        |                |                     |                              |                               |                |                     | 590 79                       |







FARMERS' CREDITORS ARRANGEMENT ACT—COMPLETED CASES IN WHICH REDUCTION GRANTED—BRITISH FAMILY  
SETTLERS AS AT MARCH 31, 1936

| District        | Debt Due to Department   |                                 |                                      |                                    |   | Other Debts                     |                                      |                                    |   |
|-----------------|--------------------------|---------------------------------|--------------------------------------|------------------------------------|---|---------------------------------|--------------------------------------|------------------------------------|---|
|                 | Number<br>of<br>settlers | Amount<br>of<br>debt<br>\$ cts. | Amount<br>of<br>reduction<br>\$ cts. | Percentage<br>reduction<br>to debt | Average<br>reduction<br>per<br>settler<br>\$ cts. | Amount<br>of<br>debt<br>\$ cts. | Amount<br>of<br>reduction<br>\$ cts. | Percentage<br>reduction<br>to debt | Average<br>reduction<br>per<br>settler<br>\$ cts. |
| Vancouver.....  | 3                        | 9,755 75                        | 3,500 75                             | 35.9                               | 1,166 92  | 485 60                          | 319 40                               | 65.8                               | 106 47  |
| Edmonton.....   | 3                        | 15,337 90                       | 8,049 90                             | 52.5                               | 2,683 30  | 551 38                          | 21 00                                | 3.8                                | 7 00  |
| Calgary.....    | 7                        | 34,980 38                       | 16,670 38                            | 47.7                               | 2,381 48  | 947 53                          | 260 42                               | 27.5                               | 37 20   |
| Winnipeg.....   | 6                        | 23,799 73                       | 7,422 73                             | 31.2                               | 1,237 12  | 1,005 00                        | 100 00                               | 9.9                                | 16 66   |
| Toronto.....    |                          |                                 |                                      |                                    |   |                                 |                                      |                                    |   |
| Sherbrooke..... |                          |                                 |                                      |                                    |   |                                 |                                      |                                    |   |
| Saint John..... |                          |                                 |                                      |                                    |   |                                 |                                      |                                    |   |
| Total.....      | 19                       | 83,873 76                       | 35,643 76                            | 42.5                               | 1,875 99  | 2,989 51                        | 700 82                               | 23.4                               | 36 89   |

FARMERS' CREDITORS ARRANGEMENT ACT—COMPLETED CASES IN WHICH NO  
REDUCTION GRANTED IN DEPARTMENT DEBT—TOTAL SETTLERS AS AT MARCH  
31, 1936

| District        | Number<br>of<br>settlers | Debt<br>due to<br>Department<br>(not<br>reduced) | Other Debts          |                           |                                  |                                     |
|-----------------|--------------------------|--|----------------------|---------------------------|----------------------------------|-------------------------------------|
|                 |                          |  | Amount<br>of<br>debt | Reduction                 |                                  |                                     |
|                 |                          |  |                      | Amount<br>of<br>reduction | Per cent<br>reduction<br>to debt | Average<br>reduction<br>per settler |
|                 |                          | \$ cts.  | \$ cts.              | \$ cts.                   |                                  | \$ cts.                             |
| Vancouver.....  | 8                        | 25,096 63  | 21,966 07            | 4,530 79                  |                                  |                                     |
| Edmonton.....   | 19                       | 54,646 47  | 77,550 79            | 6,774 37                  | 20.6                             | 566 35                              |
| Calgary.....    | 17                       | 77,384 93  | 79,714 19            | 18,370 10                 | 8.7                              | 356 55                              |
| Saskatoon.....  | 42                       | 147,302 77                                       | 254,696 23           | 16,695 71                 | 23.0                             | 1,080 59                            |
| Winnipeg.....   | 27                       | 54,735 89  | 76,620 61            | 12,266 01                 | 6.6                              | 397 52                              |
| Toronto.....    | 10                       | 30,965 28  | 6,524 34             | 1,145 07                  | 16.0                             | 454 30                              |
| Sherbrooke..... | 1                        | 2,634 97   | 204 30               |                           | 17.6                             | 114 51                              |
| Saint John..... | 8                        | 11,343 21  | 25,601 57            | 10,823 05                 | 42.3                             | 1,352 88                            |
| Total.....      | 132                      | 404,110 15                                       | 542,878 10           | 70,605 10                 | 13.0                             | 534 89                              |

TOTAL COLLECTIONS FOR SOLDIER SETTLERS—APRIL 1, 1935 TO MARCH 31, 1936

| District        | Cash Collections |                  |           |              | Bonus      | Total        |
|-----------------|------------------|------------------|-----------|--------------|------------|--------------|
|                 | Due<br>payments  | Pre-<br>payments | Leases    | Amount       |            |              |
|                 | \$ cts.          | \$ cts.          | \$ cts.   | \$ cts.      | \$ cts.    | \$ cts.      |
| Vancouver.....  | 164,360 29       | 92,154 99        | 6,951 26  | 263,466 54   | 41,787 53  | 305,254 07   |
| Calgary.....    | 146,304 75       | 39,559 26        | 9,522 68  | 195,386 67   | 97,372 29  | 292,758 96   |
| Edmonton.....   | 113,489 48       | 39,982 43        | 5,562 49  | 159,034 40   | 56,790 99  | 215,825 39   |
| Saskatoon.....  | 206,591 53       | 62,000 79        | 22,708 72 | 291,301 04   | 109,017 68 | 400,318 72   |
| Winnipeg.....   | 51,605 40        | 24,106 42        | 10,061 08 | 85,772 90    | 21,638 59  | 107,411 49   |
| Toronto.....    | 84,412 61        | 56,511 02        | 998 23    | 141,951 86   | 29,112 50  | 171,064 36   |
| Sherbrooke..... | 22,650 22        | 10,452 88        | 36 50     | 33,139 60    | 15,678 68  | 48,818 25    |
| Saint John..... | 49,541 84        | 25,729 05        | 161 00    | 75,431 89    | 25,655 71  | 101,087 60   |
| Total.....      | 838,986 12       | 350,496 84       | 56,001 94 | 1,245,484 90 | 397,053 97 | 1,642,538 87 |

COLLECTIONS—SOLDIER SETTLEMENT (NOT INCLUDING ARREARS) 1935-1936  
(TO MARCH 31, 1936)

| District        | Number<br>of<br>settlers | Installments<br>due<br>Oct. 1, 1935 | Number<br>of<br>settlers | Cash       | Bonus      | Total        | Percentage<br>of 1935<br>installment | Percentage<br>of<br>settlers<br>making<br>payments |
|-----------------|--------------------------|-------------------------------------|--------------------------|------------|------------|--------------|--------------------------------------|--|
|                 |                          | \$ cts.                             |                          |            |            |              |                                      |  |
| Vancouver.....  | 2,074                    | 419,358 31                          | 1,262                    | 164,360 29 | 149,747 74 | 314,108 03   | 74.9                                 | 60.8   |
| Calgary.....    | 1,828                    | 434,788 03                          | 1,022                    | 146,304 75 | 135,755 79 | 282,060 54   | 64.9                                 | 55.9   |
| Edmonton.....   | 2,716                    | 486,916 99                          | 1,191                    | 113,489 48 | 105,507 27 | 219,056 75   | 45.0                                 | 43.9   |
| Saskatoon.....  | 4,255                    | 816,841 77                          | 1,704                    | 206,591 53 | 190,110 01 | 396,701 54   | 48.6                                 | 40.0   |
| Winnipeg.....   | 1,649                    | 274,962 95                          | 693                      | 51,605 40  | 44,016 97  | 95,622 37    | 34.8                                 | 42.0   |
| Toronto.....    | 1,006                    | 187,195 67                          | 728                      | 84,412 61  | 77,471 97  | 161,914 58   | 86.5                                 | 72.4   |
| Sherbrooke..... | 297                      | 47,498 60                           | 222                      | 22,650 22  | 20,587 30  | 43,237 52    | 91.0                                 | 74.7   |
| Saint John..... | 881                      | 113,175 77                          | 670                      | 49,541 84  | 48,119 40  | 97,661 24    | 86.3                                 | 76.0   |
| Total.....      | 14,706                   | 2,780,738 09                        | 7,492                    | 838,986 12 | 771,376 45 | 1,610,362 57 | 57.9                                 | 50.9   |





**TOTAL COLLECTIONS FOR BRITISH FAMILY SETTLERS—APRIL 1, 1935, TO  
MARCH 31, 1936**

| District           | Cash Collections |              |          |           | Bonus     | Total      |
|--------------------|------------------|--------------|----------|-----------|-----------|------------|
|                    | Due payments     | Pre-payments | Leases   | Amount    |           |            |
|                    | \$ cts.          | \$ cts.      | \$ cts.  | \$ cts.   | \$ cts.   | \$ cts.    |
| Vancouver.....     | 10,477 40        | 2,472 27     | 996 14   | 13,945 81 | 2,878 19  | 16,824 73  |
| Calgary.....       | 14,494 37        | 1,726 07     | 1,411 87 | 17,632 31 | 6,142 42  | 23,774 73  |
| Edmonton.....      | 8,113 69         | 1,082 41     | 1,602 31 | 10,798 41 | 2,552 83  | 13,351 24  |
| Saskatoon.....     | 12,535 48        | 523 36       | 3,009 40 | 16,068 24 | 5,296 20  | 21,364 44  |
| Winnipeg.....      | 3,195 66         | 620 35       | 1,879 28 | 5,695 29  | 678 01    | 6,373 30   |
| Toronto.....       | 11,234 52        | 1,838 06     | 817 12   | 13,889 70 | 5,213 89  | 19,103 59  |
| Sherbrooke.....    | 2,411 23         | 507 41       | 13 00    | 2,931 64  | 1,592 49  | 4,524 13   |
| Saint John.....    | 9,106 44         | 3,525 11     | .....    | 12,631 55 | 3,194 81  | 15,826 36  |
| Totals.....        | 71,568 79        | 12,295 04    | 9,729 12 | 93,592 95 | 27,548 84 | 121,141 79 |
| New Brunswick..... | 3,474 17         | 782 59       | .....    | 4,256 76  | 961 97    | 5,218 73   |

**COLLECTIONS—BRITISH FAMILY SETTLEMENT (NOT INCLUDING ARREARS) 1935-36  
(TO MARCH 31, 1936)**

| District           | Number of settlers | Installments due Oct. 1, 1935 | Number of settlers | Cash      | Bonus     | Total      | Percentage of 1935 installment | Percentage of settlers making payments |
|--------------------|--------------------|-------------------------------|--------------------|-----------|-----------|------------|--------------------------------|--|
|                    |                    | \$ cts.                       |                    | \$ cts.   | \$ cts.   | \$ cts.    |                                |  |
| Vancouver.....     | 197                | 39,148 53                     | 106                | 10,477 40 | 8,946 80  | 19,424 20  | 49.6                           | 53.8                                   |
| Calgary.....       | 327                | 81,380 56                     | 132                | 14,494 37 | 13,142 90 | 27,637 27  | 34.0                           | 40.3                                   |
| Edmonton.....      | 411                | 94,676 64                     | 97                 | 8,113 69  | 7,041 18  | 15,154 87  | 16.0                           | 23.6                                   |
| Saskatoon.....     | 488                | 117,540 33                    | 121                | 12,535 48 | 10,309 74 | 22,845 22  | 19.4                           | 24.8                                   |
| Winnipeg.....      | 213                | 43,900 65                     | 51                 | 3,195 66  | 2,410 12  | 5,605 78   | 12.8                           | 23.9                                   |
| Toronto.....       | 167                | 36,891 18                     | 87                 | 11,234 52 | 10,146 71 | 21,381 23  | 57.9                           | 59.1                                   |
| Sherbrooke.....    | 45                 | 7,994 60                      | 23                 | 2,411 23  | 2,016 97  | 4,428 20   | 55.4                           | 62.2                                   |
| Saint John.....    | 276                | 45,547 65                     | 129                | 9,106 44  | 6,574 43  | 15,680 87  | 34.4                           | 46.7                                   |
| Total.....         | 2,124              | 467,080 14                    | 751                | 71,568 79 | 60,588 85 | 132,157 64 | 24.0                           | 35.4                                   |
| New Brunswick..... | 228                | 39,966 46                     | 36                 | 3,474 17  | 3,186 98  | 6,661 15   | 16.7                           | 15.8                                   |

**ARREARS OWING BY CURRENT SETTLERS AS AT MARCH 31, 1936**

| Details                                   | Soldier and Civilian settlers | British Family Schemes |                 | Total         |
|---|-------------------------------|------------------------|-----------------|---------------|
|   |                               | 3,000 B.F. Scheme      | 500 N.B. Scheme |               |
|   | \$ cts.                       | \$ cts.                | \$ cts.         | \$ cts.       |
| Arrears—                                  |                               |                        |                 |               |
| Principal.....                            | 4,719,130 78                  | 1,934,762 87           | 193,491 35      | 6,847,385 00  |
| Interest.....                             | 4,606,347 77                  | 896,193 04             | 30,845 94       | 5,533,386 75  |
| Total arrears.....                        | 9,325,478 55                  | 2,830,955 91           | 224,337 29      | 12,380,771 75 |
| Total debt.....                           | 35,480,746 25                 | 8,499,447 91           | 691,058 15      | 44,671,252 31 |
| Per cent arrears to total debt.....       | 26                            | 33                     | 32              | 28            |
| Number of settlers with due payments..... | 14,706                        | 2,124                  | 228             | 17,058        |
| Number of settlers in arrears.....        | 11,818                        | 2,000                  | 226             | 14,044        |
| Average arrears per settler.....          | 787.09                        | 1,409.14               | 992.64          | 878.13        |



## LOANS REPAID IN FULL AS AT MARCH 31, 1936

| District        | Repaid<br>in<br>cash | Repaid<br>by<br>time sale | Total |
|-----------------|----------------------|---------------------------|-------|
| Vancouver.....  |                      |                           |       |
| Edmonton.....   | 560                  | 536                       | 1,096 |
| Calgary.....    | 539                  | 664                       | 1,203 |
| Saskatoon.....  | 244                  | 259                       | 503   |
| Winnipeg.....   | 653                  | 871                       | 1,524 |
| Toronto.....    | 264                  | 158                       | 422   |
| Sherbrooke..... | 425                  | 280                       | 705   |
| Saint John..... | 91                   | 63                        | 154   |
|                 | 323                  | 114                       | 437   |
| Total.....      | 3,099                | 2,945                     | 6,044 |

COST OF ADMINISTRATION  
(By Activities)

| Nature of Activity  | 1933-34    | 1934-35    | 1935-36    |
|---|------------|------------|------------|
|   | \$ cts.    | \$ cts.    | \$ cts.    |
| Soldier Land Settlement.....  | 469,692 80 | 450,504 89 | 558,253 95 |
| General Land Settlement.....  | 243,000 00 | 233,000 00 | 107,000 00 |
| Investigations of other Departments.....                                      | 28,000 00  | 28,000 00  |            |
| War Veterans' Allowance Board.....  |            |            | 28,792 00  |
| Pensions and National Health, Farm Loan Board and Interior<br>Department..... |            |            | 35,106 00  |
| Farmers' Creditors Arrangement Act.....                                       |            | 30,000 00  | 28,356 00  |
| Total.....  | 740,692 80 | 741,504 89 | 757,507 95 |

FARMERS' CREDITORS ARRANGEMENT ACT LAND APPRAISALS—(FINANCE  
DEPARTMENT)—FISCAL YEAR 1935-1936

| Provinces               | Number<br>of Land<br>Appraisals |
|-------------------------|---------------------------------|
| British Columbia.....   | 33                              |
| Alberta.....            | 298                             |
| Saskatchewan.....       | 62                              |
| Manitoba.....           | 385                             |
| Ontario.....            | 1,584                           |
| Quebec.....             |                                 |
| Maritime Provinces..... | 1                               |
| Dominion total.....     | 2,363                           |

CANADIAN FARM LOAN BOARD—LAND APPRAISALS—(FINANCE DEPARTMENT)—  
FISCAL YEAR 1935-1936

| Provinces               | Number<br>of Land<br>Appraisals |
|-------------------------|---------------------------------|
| British Columbia.....   | 157                             |
| Alberta.....            | 263                             |
| Saskatchewan.....       | 450                             |
| Manitoba.....           | 149                             |
| Ontario.....            | 161                             |
| Quebec.....             |                                 |
| Maritime Provinces..... | 284                             |
| Dominion total.....     | 1,414                           |





FIELD INVESTIGATIONS—WAR VETERANS' ALLOWANCE BOARD—FISCAL YEAR  
1935-1936

| District            | District totals |
|---------------------|-----------------|
| Vancouver.....      | 65              |
| Calgary.....        | 18              |
| Edmonton.....       | 3               |
| Saskatoon.....      | 32              |
| Winnipeg.....       | 28              |
| Toronto.....        | 1,06            |
| Sherbrooke.....     | 22              |
| Saint John.....     | 54              |
| Dominion total..... | 3,59            |

FIELD INVESTIGATIONS—DEPARTMENT OF IMMIGRATION AND COLONIZATION—  
FISCAL YEAR 1935-1936

| District            | District totals |
|---------------------|-----------------|
| Vancouver.....      | 5               |
| Calgary.....        | 10              |
| Edmonton.....       | 17              |
| Saskatoon.....      | 71              |
| Winnipeg.....       | 6               |
| Toronto.....        | 29              |
| Sherbrooke.....     | 1               |
| Saint John.....     | 1               |
| Dominion total..... | 1,42            |

FIELD INVESTIGATIONS—DEPARTMENT OF PENSIONS AND NATIONAL HEALTH  
AND CANADIAN PENSION COMMISSION—FISCAL YEAR 1935-1936

| District            | Department Pensions and National Health | Canadian Pension Commission |
|---------------------|---|-----------------------------|
| Vancouver.....      | 442                                     | 15                          |
| Calgary.....        | 76                                      | 2                           |
| Edmonton.....       | 101                                     | 2                           |
| Saskatoon.....      | 60                                      | 6                           |
| Winnipeg.....       | 260                                     | 4                           |
| Toronto.....        | 1,403                                   | 15                          |
| Sherbrooke.....     | 123                                     | 10                          |
| Saint John.....     | 391                                     | 10                          |
| Dominion total..... | 2,856                                   | 28                          |

RELIEF LAND SETTLEMENT—FAMILIES SETTLED ON FARMS (WITH FINANCIAL ASSISTANCE)—(AGREEMENT—DOMINION AND PROVINCES)—FROM INCEPTION TO MARCH 31, 1936

| Province              | Approvals |             | Abandonments and cancellations |             | On the land |             |
|-----------------------|-----------|-------------|--------------------------------|-------------|-------------|-------------|
|                       | Families  | Individuals | Families                       | Individuals | Families    | Individuals |
| British Columbia..... | 52        | 285         | 9                              | 50          | 43          | 235         |
| Alberta.....          | 651       | 3,060       | 175                            | 768         | 476         | 2,292       |
| Saskatchewan.....     | 939       | 4,604       | 179                            | 871         | 760         | 3,733       |
| Manitoba.....         | 793       | 3,786       | 161                            | 735         | 632         | 3,051       |
| Ontario.....          | 606       | 2,990       | 143                            | 712         | 463         | 2,278       |
| Quebec.....           | 976       | 6,005       | 179                            | 1,060       | 797         | 4,945       |
| Nova Scotia.....      | 341       | 2,140       | 61                             | 370         | 280         | 1,770       |
| Totals.....           | 4,358     | 22,870      | 907                            | 4,566       | 3,451       | 18,304      |

FARM LABOUR PLACEMENTS—FISCAL YEAR 1935-1936

| Province                | Provincial totals |
|-------------------------|-------------------|
| British Columbia.....   | 10                |
| Alberta.....            | 230               |
| Saskatchewan.....       | 14                |
| Manitoba.....           | 84                |
| Ontario.....            | 1,344             |
| Quebec.....             | 2                 |
| Maritime Provinces..... | 156               |
| Dominion total.....     | 1,840             |

FIELD INVESTIGATIONS—DEPARTMENT OF THE INTERIOR—FISCAL YEAR 1935-1936

| District            | District totals |
|---------------------|-----------------|
| Calgary.....        | 5               |
| Edmonton.....       | 5               |
| Saskatoon.....      | 20              |
| Winnipeg.....       | 2               |
| Dominion total..... | 32              |

3,000 BRITISH FAMILY SCHEME—OUTCOME FOLLOWING ABANDONMENT—AS AT MARCH 31, 1936

| Occupation                       | Number of families |
|----------------------------------|--------------------|
| Purchased land privately.....    | 102                |
| Engaged in farm work.....        | 355                |
| Engaged in other employment..... | 630                |
| Returned to Great Britain.....   | 181                |
| Deported.....                    | 137                |
| Left for another country.....    | 22                 |
| Unknown.....                     | 129                |
| Total.....                       | 1,556              |





GOV. GEN.  
1937

CANADA

DEPARTMENT OF MINES AND RESOURCES

Hon. T. A. CRERAR, MINISTER

CHARLES CAMSELL, DEPUTY MINISTER

CAI VA 20  
R 27

REPORT

OF

# Soldier Settlement of Canada

FOR THE

FISCAL YEAR ENDED MARCH 31, 1937

F. C. BLAIR, DIRECTOR



*(Reprinted from the Annual Report of the Department  
of Mines and Resources, Pages 315 to 333 inclusive)*

OTTAWA  
J. O. PATENAUDE, I.S.O.  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1938

926114



Hon. T. A. CRERAR,  
Minister of Mines and Resources.

I have the honour to submit a Report of Soldier Settlement activities for the fiscal year ended March 31, 1937.

Included in this Report there are sections relating to the Three Thousand British Family Scheme and the New Brunswick Five Hundred British Family Scheme, also the work done by Soldier Settlement for other Departments of the Dominion Government.

Your obedient servant,

F. C. BLAIR,  
*Director of Soldier Settlement.*

OTTAWA, June 15, 1937.





# SOLDIER SETTLEMENT OF CANADA

---

The main work of the Soldier Settlement department is the administration of a public estate consisting of 20,385 farm properties representing a present net investment in land and chattels of \$50,346,795.55. The department also performs land settlement and investigational services for the Immigration Branch, Department of Mines and Resources, and field services for other departments of Government. Land settlement and investigational activities are conducted as complementary operations to avoid duplication of public services.

Earlier reports have outlined the provisions of the Soldier Settlement Act and amendments and detailed the terms of the British Family Settlement Agreements. This report is a concise presentation of settlement as at March 31, 1937, with certified statements covering loan operations and schedules summarizing settlement activities. Condensed Balance Sheet with supporting financial statements and summaries of settlement operations are found on pages 322 to 333. Explanations of special phases of the department's work are given hereunder.

## EXTENT OF SETTLEMENT

Under the Soldier Settlement Act, 24,998 soldier settlers were established on land with loans. At this date there are 10,180 soldier settlers; 5,749 civilian settlers; 1,881 British family settlers; 1,750 farms operated under lease and 825 farms on hand for resale; 3,365 settlers have repaid their loans in full in cash, 1,977 properties have been transferred to municipalities and provinces under section 21 (a) of the Soldier Settlement Act.

Summarized there are 17,810 active settlers with loans; 1,750 properties under lease; 825 farms on hand for resale; a total of 20,385 properties under administration, representing the present net investment of \$50,346,795.55.

## POLICY

In the administration of state financed settlement projects, the two principal factors to be considered are the human element and recovery of the public investment. Adverse agricultural conditions, with drought in several sections of Western Canada, have necessitated for several years a policy of reasonable leniency and this has been continued during the year under review.

The department recognizes that foreclosure proceedings on the sole grounds of inability to pay would in many cases mean a mere shifting of the burden of problem cases at a higher cost to Canadian taxpayers.

Settlers who are in a position to pay are expected to do so and to this end district office collection officials and field staff co-operate closely.

In the resale and resettlement of reverted lands, care is taken to select purchasers who have farm experience and sufficient personal assets to give promise of ultimately paying for the properties.

## COLLECTIONS

Summarized statements of collections are given on pages 329 and 330. Total collections for the fiscal year including prepayments and leases on account of soldier settlement and British family settlement are \$1,183,934.13. In soldier

settlement during the fiscal year 54-7 per cent of the settlers made payments. The cash payments received exclusive of bonus amounted to \$1,049,960.25 or 30.2 per cent of the instalments due.

Under the Three Thousand British Family Scheme, 52.7 per cent of the settlers made payments. The cash payments received exclusive of bonus amounted to \$128,671.93 or 21.0 per cent of the instalments due.

### FINANCIAL

Attention is directed to the condensed Balance Sheet which gives in summarized form the present loan situation. The accompanying schedules detail the major items in the balance sheet.

In connection with the reduction in gross loans from \$158,220,319.85 to \$50,346,795.55 it will be noted that \$57,583,072.46 has been paid into the Treasury; \$42,515,643.37 has been granted to settlers through remedial legislation, of which amount \$32,246,534.50 has been written off settlers' accounts or is in the process of being written off and \$10,269,108.87 granted by way of interest exemption; \$18,228,309.76 has been deducted on account of losses sustained to date in the resale of land and chattels. The amount paid into the Treasury includes repayments by settlers and money received from all other sources, including cash receipts from resale of land and chattels.

### INSURANCE

Fire insurance covering buildings and chattels to the amount of \$14,821,-801.00 is held by the department as collateral security for loans. The insurance is placed and the premium paid by settlers, failing which the department places the insurance and pays for it, collecting the premium from the settlers.

### REMEDIAL LEGISLATION

A summary of the various remedial measures enacted since the inception of the Soldier Settlement Act is recorded on pages 326 and 327. These concessions have resulted in a financial betterment to settlers in an aggregate amount of \$42,515,643.37.

### BONUS LEGISLATION OF 1933 EXTENDED

Section 73 of the Soldier Settlement Act assented to May 23, 1933, provided for a dollar for dollar bonus on payments made in respect of arrears or any instalment due and payable between March 31, 1933, and March 31, 1936, and instalments due one year thereafter, provided payment were made by March 31, 1936. The payment and the bonus combined may not exceed the arrears plus the instalments due. The legislation applies to all settlers indebted in respect of any contract or agreement made prior to January 1, 1933. The bonus legislation applies to soldier settlers, civilian settlers, and settlers under the Three Thousand British Family Scheme.

An important condition of the bonus concession is payment by the settler of insurance premium and taxes levied during the current year. The condition with respect to the payment of taxes is in conformity with the department's policy of co-operation with taxing authorities in encouraging settlers to meet their tax obligations.

Statement on page 327 shows that to March 31, 1937, settlers have earned bonus totalling \$3,857,940.78, of which \$756,133.93 is to be credited to settlers when taxes and insurance have been paid.

The Soldier Settlement Act was amended in 1936 whereby amounts due up to March 31, 1938, are subject to bonus provided payment is made by that date.







## TAXES

The municipal tax situation has been one of the more important administrative problems of the department since the inception of soldier settlement.

Prior to 1934 the situation was that soldier settlement lands were Crown lands and as such were not subject to taxation. Over a period of years representations had been made repeatedly by municipal taxing authorities that their inability to levy and collect taxes on soldier settlement lands in accordance with the taxing laws of the various provinces imposed an unfair burden on rural municipalities. In 1934 the Soldier Settlement Act was so amended as to make soldier settlement lands as from the first of January, 1933, subject to the tax sale laws of the various provinces.

The Act further provides that upon a taxing authority taking any proceeding for sale of the farm of a purchaser from the department, the Agreement of Sale covering such land shall be rescinded. However, it is also provided that the settler shall be reinstated in his contract provided he makes payment of the amount necessary to effect redemption. In these cases it is the practice of the department to give the settler every encouragement to redeem his land.

## LAND SALES

Forty-five per cent (45%) of the total farms originally acquired for soldier settlement have reverted to the department and this necessarily entails adequate facilities for resale and resettlement of these properties.

The Estates and Securities Branch of the department administers reverted farms and chattel property. In all cases of resale of farms, care is exercised in the selection of the personal risk, the object being to conduct a sale that will result in ownership of the property by the purchaser. Similarly with leases, care is taken to ensure in so far as possible, that farms are leased to reliable tenants, pending resale of the land. The terms of the leases conform to the general practice prevailing in the respective provinces and usually include provisions designed to maintain and improve the security.

## THREE THOUSAND BRITISH FAMILY SCHEME

This settlement project, entered into by agreement between the United Kingdom and Dominion Governments in 1924 for the settlement of 3,000 British families on Government-owned farms in Canada has been described in detail in previous reports. The farms used for settlement were, in the main, lands acquired for soldier settlement and the Soldier Settlement Board was charged with the supervision of settlers' operations and collection of moneys due. The agreement provides for the sharing of losses in the same proportion as the gross advances by the United Kingdom and Dominion Governments.

A total of 3,346 families came forward for settlement, of which 183 withdrew from the scheme before receiving advances, and 1,477 withdrew after contracting loans, a total of 1,660 withdrawals. There are now 1,665 British families operating their farms under this scheme. Twenty-one settlers have repaid their loans.

Families settled under this agreement were granted a 30 per cent reduction in their indebtedness in 1933 and the benefits of the dollar for dollar bonus legislation and one year's interest remission.

## NEW BRUNSWICK 500 BRITISH FAMILY SCHEME

In 1927 a settlement agreement was entered into by the United Kingdom, Dominion, and New Brunswick Governments for the settlement of 500 families in the Province of New Brunswick over a period of 6 years beginning 1928. Revision of the original agreement to a two-party agreement between the United Kingdom and Dominion Governments was detailed in the 1936 report.

As at March 31, 1937, three hundred and fifty-nine (359) families had come forward for settlement, of which nine withdrew from the scheme before receiving advances and 134 withdrew after contracting loans, a total of 143 withdrawals. There are now 216 families operating their farms under this agreement.

Families settled under this agreement were granted a 30 per cent reduction in their indebtedness and the benefits of the dollar for dollar bonus legislation and one year's interest remission.

### FARMERS' CREDITORS ARRANGEMENT ACT, 1934

This Act passed at the 1934 session of Parliament is intended to provide a simple means whereby the debt burdens of the farmer may be adjusted to a level more consistent with the revenue-producing capacity of the farm. The Act makes provision for farmers as debtors and their creditors to get together and arrange mutually satisfactory compromises and settlements. The provisions of this Act are applicable to debtors of the Crown and, therefore, to all classes of settlers under the department.

One thousand two hundred and nine (1,209) settlers have applied under the Act, 807 of these applications involving reduction in debt due the department. In 449 completed cases the compromises have resulted in an aggregate reduction of \$715,718.88, being an average reduction of \$1,594.03 a settler. In each case the settler's farm and chattels are appraised and his financial affairs and record of farming operations carefully reviewed by District Office Committee and Head Office before the case goes forward to the Board of Review for adjudication.

### DEPARTMENTAL CO-OPERATION WITH F.C.A. ADMINISTRATION

By arrangement between the Minister of Finance and the Minister in Charge of Soldier Settlement the field staff of the department makes land appraisals and furnishes reports on applicants at the request of the Boards of Review under the Farmers' Creditors Arrangement Act in the respective provinces. The Boards of Review in Alberta, Saskatchewan, Manitoba, and Ontario have made extensive use of the department's field staff for land appraisals. Land appraisals for the fiscal year total 2,860.

### FIELD SUPERVISION

The field supervision staff furnishes the personal contact between settlers and the department and is the basis of the general land settlement services rendered other departments of Government.

There are 90 field supervision districts, each with a field supervisor in charge. Each supervisor is responsible on the average for 198 active settlers, 29 farms available for sale or lease, and an aggregate investment of \$559,000 of public funds.

In the matter of inspection and preservation of security, the sale of reverted farms and chattels, and arrangements for satisfactory leasing of farms not disposed of through sale, the duties of a field supervisor are comparable with those of a loan company inspector.

The Soldier Settlement organization has been called upon to perform land settlement and investigational services not only for the Immigration Branch, Department of Mines and Resources, but for other departments of the Dominion Government. The demand for these services has increased in recent years.

On page 332 are summarized the results of these activities.





The services include:

1. *Land Appraisals for Boards of Review under the Farmers' Creditors Arrangement Act.*—A total of 2,860 appraisals were made during the fiscal year.
2. *Land Appraisals, Canadian Farm Loan Board.*—A total of 298 land appraisals were made for the Canadian Farm Loan Board during the fiscal year.
3. *Rural Investigations for War Veterans' Allowance Board.*—The field staff investigate the circumstances of rural applicants for assistance under the War Veterans' Allowance Act; 4,303 investigations were made during the fiscal year.
4. *Investigations for Immigration Branch.*—The field staff investigate settlement conditions in connection with the proposed admission of immigrants to Canada; 1,383 investigations were made during the fiscal year.
5. *Rural Investigations for Department of Pensions and National Health.*—The field staff investigate applications for relief allowances and special pension cases in rural districts; 3,382 investigations were made during the fiscal year.
6. *Relief Land Settlement.*—Clause 7 of the Dominion-Provincial Relief Settlement Agreements provides that the Provincial Advisory Committee shall include a representative of the Dominion Land Settlement Branch. The District Superintendent of Soldier Settlement in each province where the agreements are operative acts in this capacity.

#### ADMINISTRATION

The general land settlement services described in this report necessarily entail cost to the department of Soldier Settlement. It was determined after careful survey by officers of the various departments concerned that co-operation as indicated rather than appointment of additional staff by the several departments concerned would result in a substantial annual saving to the public treasury.

The administration costs of Soldier Land Settlement and general settlement are shown on page 331.

The Soldier Settlement department (total staff 325) consists of a head office at Ottawa with a director in charge and eight district offices, each with a district superintendent in charge located as follows:

British Columbia—Vancouver.

Alberta—Edmonton and Calgary.

Saskatchewan—Saskatoon.

Manitoba—Winnipeg.

Ontario—Toronto.

Quebec—Sherbrooke.

Maritime Provinces—St. John, N.B.



## ASSETS

## Current Loans Including Overdue

| Interest—                    | \$     | cts.   |
|------------------------------|--------|--------|
| Soldier Settlement—          |        |        |
| Soldier settlers.....        | 23,415 | 948 03 |
| Civilian settlers.....       | 10,353 | 606 42 |
| Indian soldier settlers..... | 195    | 030 59 |
| Less deferred bonus.....     | 33,964 | 555 04 |
|                              | 692    | 592 59 |
|                              | \$     | cts.   |
|                              | 33,271 | 992 45 |

## Three Thousand British Family

|                          |       |        |
|--------------------------|-------|--------|
| Scheme.....              | 8,105 | 195 45 |
| Less deferred bonus..... | 61    | 313 74 |
|                          | \$    | cts.   |
|                          | 8,043 | 881 71 |

## New Brunswick 500 British Family

|                          |        |        |
|--------------------------|--------|--------|
| Scheme.....              | 688    | 783 07 |
| Less deferred bonus..... | 2      | 227 60 |
|                          | \$     | cts.   |
|                          | 686    | 555 47 |
|                          | 42,002 | 429 63 |

## Security Held for Resale—at Book Debt—

|                                       |       |        |
|---------------------------------------|-------|--------|
| Soldier Settlement—                   |       |        |
| Soldier settlers.....                 | 5,266 | 268 27 |
| Civilian settlers.....                | 1,624 | 948 06 |
| British families (Canadian land)..... | 1,137 | 423 78 |
|                                       | \$    | cts.   |
|                                       | 8,028 | 640 11 |

## Three Thousand British Family

|                                      |     |        |
|--------------------------------------|-----|--------|
| Scheme—                              |     |        |
| United Kingdom Government loans..... | 273 | 711 72 |

## New Brunswick 500 British Family

|                                      |    |        |
|--------------------------------------|----|--------|
| Scheme—                              |    |        |
| Canadian Government loans....        | 27 | 784 30 |
| United Kingdom Government loans..... | 14 | 229 79 |
|                                      | \$ | cts.   |
|                                      | 42 | 014 09 |

Total..... 50,346,795 55

## LIABILITIES

## Gross Advances for Loans—

|  | \$      | cts.   |
|--|---------|--------|
| Soldier Land Settlement.....                 | 110,700 | 818 68 |
| Three Thousand British Family Scheme.....    | 13,146  | 467 80 |
| New Brunswick 500 British Family Scheme..... | 982     | 304 61 |
|  | \$      | cts.   |
|  | 124,829 | 651 09 |
| Interest charges.....                        | 33,390  | 608 76 |
|  | \$      | cts.   |
|  | 158,220 | 319 85 |

## Deduct—

|  |     |            |
|--|-----|------------|
| Repayments—                                  |     |            |
| Soldier Land Settlement.....                 | 55  | 033 643 02 |
| Three Thousand British Family Scheme.....    | 2   | 465 978 24 |
| New Brunswick 500 British Family Scheme..... | 83  | 451 20     |
|  | \$  | cts.       |
|  | 57  | 583 072 40 |
|  | 100 | 637 247 39 |

## Deduct—

|  |     |            |
|--|-----|------------|
| Legislative Reductions—                      |     |            |
| Soldier Land Settlement.....                 | 37  | 981 748 90 |
| Three Thousand British Family Scheme.....    | 4   | 178 196 19 |
| New Brunswick 500 British Family Scheme..... | 355 | 698 28     |
|  | \$  | cts.       |
|  | 42  | 515 643 37 |

## Less—

|  |     |            |
|--|-----|------------|
| Interest Exemption Act, 1922....   | 10  | 269 108 87 |
| Farmers' Creditors Arrangement Act—completed cases (amounts transferred to previous settlers or not yet written off settlers' accounts)— |     |            |
| Soldier Land Settlement.....   | 181 | 134 74     |
| Three Thousand British Family Scheme.....  | 3   | 257 68     |
|  | \$  | cts.       |
|  | 10  | 453 501 29 |
|  | 32  | 062 142 08 |
|  | 68  | 575 105 31 |

## Deduct Losses on Security already

|  |     |            |
|--|-----|------------|
| Sold—  |     |            |
| Soldier Land Settlement.....                 | 17  | 238 431 19 |
| Three Thousand British Family Scheme.....    | 890 | 147 18     |
| New Brunswick 500 British Family Scheme..... | 93  | 731 39     |
|  | \$  | cts.       |
|  | 18  | 228 309 76 |
|  | 50  | 346 795 55 |





*Number of Settlers as at March 31, 1937*

| District                     | CURRENT LOANS           |          |                           |       | SECURITY ON HAND        |                           |       | Total  |
|------------------------------|-------------------------|----------|---------------------------|-------|-------------------------|---------------------------|-------|--------|
|                              | Soldier Land Settlement |          | British Family Settlement | Total | Soldier Land Settlement | British Family Settlement | Total |        |
|                              | Soldier                 | Civilian |                           |       |                         |                           |       |        |
|                              |                         |          | Total                     |       |                         |                           |       |        |
| Vancouver.....               | 1,382                   | 930      | 2,312                     | 123   | 170                     | 27                        | 197   | 2,032  |
| Edmonton.....                | 1,784                   | 1,067    | 2,851                     | 342   | 341                     | 62                        | 403   | 3,596  |
| Calgary.....                 | 1,398                   | 496      | 1,894                     | 281   | 203                     | 27                        | 290   | 2,405  |
| Saskatoon.....               | 2,986                   | 1,349    | 4,335                     | 408   | 775                     | 123                       | 898   | 5,641  |
| Winnipeg.....                | 898                     | 940      | 1,838                     | 180   | 563                     | 60                        | 623   | 2,641  |
| Toronto.....                 | 815                     | 416      | 1,231                     | 125   | 69                      | 13                        | 82    | 1,438  |
| Sherbrooke.....              | 120                     | 191      | 311                       | 28    | 7                       | 1                         | 8     | 347    |
| St. John.....                | 573                     | 360      | 933                       | 394   | 38                      | 36                        | 74    | 1,401  |
| Indian soldier settlers..... | 224                     | .....    | 224                       | ..... | .....                   | .....                     | ..... | 224    |
| Total.....                   | 10,180                  | 5,749    | 15,929                    | 1,881 | 2,226                   | 349                       | 2,575 | 20,385 |

## Financial Statement as at March 31, 1937

| District                       | Active Loans |                       |                   |                     | Security on Hand<br>(Book Debt) |              | Total  |               |
|--------------------------------|--------------|-----------------------|-------------------|---------------------|---------------------------------|--------------|--------|---------------|
|                                | Number       | Total<br>Active Loans | Deferred<br>Bonus | Net<br>Active Loans | Number                          | Amount       | Number | Amount        |
|                                |              | \$ cts.               | \$ cts.           | \$ cts.             |                                 | \$ cts.      |        | \$ cts.       |
| Vancouver.....                 | 2,435        | 5,242,512 12          | 189,881 44        | 5,052,630 68        | 197                             | 649,333 59   | 2,632  | 5,701,964 27  |
| Edmonton.....                  | 3,193        | 7,600,907 69          | 191,424 77        | 7,409,482 92        | 403                             | 1,109,754 79 | 3,596  | 8,639,237 71  |
| Calgary.....                   | 2,175        | 6,735,844 01          | 71,825 37         | 6,664,018 64        | 290                             | 924,983 13   | 2,465  | 7,589,001 77  |
| Saskatoon.....                 | 4,743        | 12,458,886 05         | 148,642 77        | 12,310,243 28       | 808                             | 3,163,773 05 | 5,641  | 15,474,018 33 |
| Winnipeg.....                  | 2,018        | 4,671,948 45          | 59,588 70         | 4,612,359 75        | 623                             | 2,042,676 43 | 2,641  | 6,655,036 18  |
| Toronto.....                   | 1,356        | 2,675,288 81          | 53,544 70         | 2,621,744 11        | 82                              | 216,196 42   | 1,438  | 2,837,940 53  |
| Sherbrooke.....                | 339          | 625,517 67            | 9,720 83          | 615,796 84          | 8                               | 26,144 03    | 347    | 641,940 87    |
| St. John.....                  | 1,327        | 2,492,628 17          | 31,505 35         | 2,461,122 82        | 74                              | 151,504 48   | 1,401  | 2,612,627 30  |
| Indian soldier settlement..... | 224          | 195,030 59            | .....             | 195,030 59          | .....                           | .....        | 224    | 195,030 59    |
| Total.....                     | 17,810       | 42,758,563 56         | 756,133 93        | 42,002,429 63       | 2,575                           | 8,344,365 92 | 20,385 | 50,340,795 55 |







# Gross Loans as at March 31, 1937

## Soldier Land Settlement—

|                                   |                  |
|-----------------------------------|------------------|
| Land purchase .....               | \$ 60,589,628 00 |
| Removal of encumbrances .....     | 2,716,474 89     |
| Permanent improvements .....      | 11,650,755 24    |
| Stock and equipment .....         | 29,098,608 16    |
| Special advances .....            | 9,869,798 31     |
| Replacements .....                | 3,769,853 71     |
| Refunds of settlers' equity ..... | 294,358 96       |
| Credit due to resales .....       | 584,537 29       |
| Replacement credits .....         | 65,290 33        |
| Indian soldier settlers .....     | 431,614 79       |

\$119,070,919 68

Interest charges ..... 29,265,969 60

\$148,336,889 28

Deduct lands transferred to British Family Scheme ..... 8,370,101 00

\$139,966,788 28

## Three Thousand British Family Scheme—

|   |                 |
|---|-----------------|
| Canadian Government land .....                      | \$ 9,284,672 36 |
| United Kingdom Government land .....                | 113,495 39      |
| United Kingdom Government stock and equipment ..... | 3,267,055 71    |
| Assisted passage loans .....                        | 165,498 75      |
| Replacements .....                                  | 315,745 59      |

### Interest charges—

|                      |              |
|----------------------|--------------|
| Canadian .....       | 2,911,676 62 |
| United Kingdom ..... | 933,936 72   |

16,992,081 14

## New Brunswick 500 British Family Scheme—

|  |               |
|--|---------------|
| New Brunswick Government loans .....       | \$ 521,156 55 |
| Canadian Government special advances ..... | 5,693 79      |
| United Kingdom Government loans .....      | 441,390 29    |
| Assisted passage loans .....               | 4,748 64      |
| Replacements .....                         | 9,375 34      |
| Interest charges .....                     | 279,085 82    |

1,261,450 43

Total gross loans ..... \$158,220,319 85

## Summary—

### Gross Advances for Loans—

|   |                  |
|---|------------------|
| Soldier land settlement .....                 | \$110,700,818 68 |
| Three Thousand British Family Scheme .....    | 13,146,467 80    |
| New Brunswick 500 British Family Scheme ..... | 982,364 61       |

\$124,829,651 09

### Interest Charges—

|   |                  |
|---|------------------|
| Soldier land settlement .....                 | \$ 29,265,969 60 |
| Three Thousand British Family Scheme .....    | 3,845,613 34     |
| New Brunswick 500 British Family Scheme ..... | 279,085 82       |

33,390,668 76

\$158,220,319 85

## Repayments as at March 31, 1937

|   | Interest      | Principal     | Total         |
|---|---------------|---------------|---------------|
|   | \$ cts.       | \$ cts.       | \$ cts.       |
| <b>Soldier Settlement—</b>                |               |               |               |
| Initial payments.....                     |               | 6,250,015 17  | 6,250,015 17  |
| Repayments.....                           | 18,475,888 66 | 28,373,556 93 | 46,849,445 59 |
| Replacements.....                         |               | 1,934,182 26  | 1,934,182 26  |
| Total soldier settlement.....             | 18,475,888 66 | 36,557,754 36 | 55,033,643 02 |
| <b>British Family Settlement—</b>         |               |               |               |
| Canadian Government land.....             | 624,488 14    | 612,248 44    | 1,236,736 58  |
| <b>Total received by—</b>                 |               |               |               |
| Canadian Government.....                  | 19,100,376 80 | 37,170,002 80 | 56,270,379 60 |
| United Kingdom Government loans.....      | 155,858 14    | 612,479 80    | 768,337 94    |
| United Kingdom, New Brunswick Scheme..... | 6,022 01      | 51,948 53     | 57,970 54     |
| Assisted passage.....                     |               | 161,263 45    | 161,263 45    |
| Replacements.....                         |               | 325,120 93    | 325,120 93    |
| Total repayments.....                     | 19,262,256 95 | 38,320,815 51 | 57,583,072 46 |

## Loan Repayments

| Fiscal Year                           | Interest      | Principal     | Total         |
|---------------------------------------|---------------|---------------|---------------|
|                                       | \$ cts.       | \$ cts.       | \$ cts.       |
| From inception to March 31, 1934..... | 16,985,939 52 | 35,719,241 46 | 52,705,180 98 |
| 1934-35.....                          | 849,665 62    | 875,126 53    | 1,724,792 15  |
| 1935-36.....                          | 736,951 02    | 883,303 47    | 1,620,254 49  |
| 1936-37.....                          | 689,700 79    | 843,144 05    | 1,532,844 84  |
|                                       | 19,262,256 95 | 38,320,815 51 | 57,583,072 46 |

## Legislative Reductions as at March 31, 1937

|  |                |  |                 |
|--|----------------|--|-----------------|
| <b>Soldier Settlement—</b>   |                |  |                 |
| Live stock reduction, June 27, 1925.....   |                |  | \$2,927,809 99  |
| Land revaluation, April 14, 1927.....  |                |  | 7,479,343 75    |
| 30 per cent reduction, May 30, 1930—   |                |  |                 |
| Principal.....   | \$8,654,012 04 |  |                 |
| Interest.....  | 2,656,951 24   |  |                 |
|  |                |  | 11,310,963 28   |
| 1932 interest remission, May 23, 1933.....   |                |  | 1,894,160 09    |
| Dollar for dollar bonus, May 23, 1933—   |                |  |                 |
| Principal.....   | 1,680,018 35   |  |                 |
| Interest.....  | 1,181,914 03   |  |                 |
| Deferred.....  | 692,592 59     |  |                 |
|  |                |  | 3,554,524 97    |
| Farmers' Creditors Arrangement Act, July 3, 1934—  |                |  |                 |
| Amounts written off settlers' accounts.....  | 364,703 21     |  |                 |
| Additional completed cases (amounts transferred to previous settlers or not yet written off settlers' accounts)..... | 181,134 74     |  |                 |
|  |                |  | 545,837 95      |
| Interest Exemption Act, June 28, 1922 (estimated).....   |                |  | 10,269,108 87   |
| Total soldier settlement.....  |                |  | \$37,981,748 90 |
| <b>Three Thousand British Family Scheme—</b>   |                |  |                 |
| 30 per cent reduction, May 23, 1933—   |                |  |                 |
| Principal.....   | 1,871,176 89   |  |                 |
| Interest.....  | 1,439,688 34   |  |                 |
|  |                |  | 3,310,865 23    |
| 1932 interest remission, May 23, 1933.....   |                |  | 400,471 59      |







*Legislative Reductions as at March 31, 1937—Concluded**Three Thousand British Family Scheme—Concluded*

Dollar for dollar bonus, May 23, 1933—

|                 |            |
|-----------------|------------|
| Principal ..... | 97,575 09  |
| Interest .....  | 138,089 61 |
| Deferred .....  | 61,313 74  |

296,978 44

Farmers' Creditors Arrangement Act, July 3, 1934—

|  |           |
|--|-----------|
| Amounts written off settlers' accounts .....   | 96,118 51 |
| Amounts transferred back to Soldier Settlement .....   | 70,504 74 |
| Additional completed cases (amounts transferred to previous<br>settlers or not yet written off settlers' accounts) ..... | 3,257 63  |

169,880 93

Total 3,000 British Family Scheme.....\$ 4,178,196 19

*New Brunswick 500 British Family Scheme—*

30 per cent reduction, April 18, 1935—

|                 |               |
|-----------------|---------------|
| Principal ..... | \$ 137,862 64 |
| Interest .....  | 161,592 96    |

299,455 60

1934 interest remission, April 18, 1935 .....

49,805 31

Dollar for dollar bonus, April 18, 1935—

|                 |          |
|-----------------|----------|
| Principal ..... | 2,426 29 |
| Interest .....  | 1,783 48 |
| Deferred .....  | 2,227 60 |

6,437 37

Total New Brunswick 500 British Family Scheme.....\$ 355,698 28

Total British Family Scheme.....\$ 4,533,894 47

Total Legislative reductions .....\$42,515,643 37

*Bonus of Dollar for Dollar as at March 31, 1937*

|   | Soldier<br>Settlement | British<br>Family<br>Settlement | Total        |
|---|-----------------------|---------------------------------|--------------|
|   | \$ cts.               | \$ cts.                         | \$ cts.      |
| Payments received subject to bonus..... | 3,554,524 97          | 303,415 81                      | 3,857,940 78 |
| Bonus credited to date.....             | 2,861,932 38          | 239,874 47                      | 3,101,806 85 |
| Bonus still to be credited.....         | 692,592 59            | 63,541 34                       | 756,133 93   |
| Total.....                              | 3,554,524 97          | 303,415 81                      | 3,857,940 78 |

*Soldier Settlement of Canada—Statement Re 1933 Legislation as at March 31, 1937*

| District                       | Number of Settlers Who Have Taken Advantage of Bonus |             |             |             |                     |             |             |             | Amount of<br>Bonus | Interest<br>Remission |
|--------------------------------|--|-------------|-------------|-------------|---------------------|-------------|-------------|-------------|--------------------|-----------------------|
|                                | Soldier<br>Settlers                                  |             | Civilians   |             | British<br>Families |             | Total       |             |                    |                       |
|                                | Num-<br>ber  | Per<br>cent | Num-<br>ber | Per<br>cent | Num-<br>ber         | Per<br>cent | Num-<br>ber | Per<br>cent | \$ cts.            | \$ cts.               |
| Vancouver.....                 | 1,135  | 83          | 729         | 78          | 95                  | 77          | 1,959       | 81          | 584,262 04         | 304,774 27            |
| Edmonton.....                  | 1,640  | 95          | 832         | 78          | 271                 | 79          | 2,743       | 87          | 743,696 85         | 422,779 81            |
| Calgary.....                   | 1,134  | 82          | 362         | 73          | 204                 | 71          | 1,700       | 79          | 544,442 09         | 359,570 61            |
| Saskatoon.....                 | 2,175  | 75          | 873         | 65          | 241                 | 58          | 3,289       | 70          | 977,374 85         | 647,439 68            |
| Winnipeg.....                  | 820  | 92          | 693         | 74          | 130                 | 70          | 1,643       | 82          | 355,607 46         | 251,816 93            |
| Toronto.....                   | 732  | 94          | 304         | 73          | 98                  | 76          | 1,134       | 86          | 366,773 44         | 162,656 53            |
| Sherbrooke.....                | 107  | 90          | 141         | 74          | 23                  | 79          | 271         | 80          | 76,242 84          | 35,979 00             |
| St. John.....                  | 540  | 94          | 276         | 77          | 150                 | 34          | 966         | 73          | 192,990 15         | 152,095 84            |
|                                | 8,283  | 85          | 4,210       | 73          | 1,212               | 64          | 13,705      | 79          | 3,841,389 72       | 2,337,112 67          |
| Indian soldier settlement..... |  |             |             |             |                     |             |             |             | 16,551 06          | 7,324 32              |
|                                | 8,283  | 85          | 4,210       | 73          | 1,212               | 64          | 13,705      | 79          | 3,857,940 78       | 2,344,436 99          |

Average bonus per settler (not including Indian soldier settlement)—\$30.29.

*Farmers' Creditors Arrangement Act as at March 31, 1937—Soldier Settlers*

| District        | Total<br>Number<br>Applications | Number<br>Completed<br>Cases | Number<br>with<br>Reductions | Total<br>Re-<br>ductions | Average<br>Reduction<br>per Settler | Percentage<br>Reduction<br>to Debt |
|-----------------|---------------------------------|------------------------------|------------------------------|--------------------------|-------------------------------------|------------------------------------|
|                 |                                 |                              |                              | \$ cts.                  | \$ cts.                             |                                    |
| Vancouver.....  | 73                              | 58                           | 41                           | 59,455 55                | 1,450 14                            | 38.1                               |
| Edmonton.....   | 30                              | 12                           | 1                            | 1,391 27                 | 1,391 27                            | 25.8                               |
| Calgary.....    | 137                             | 45                           | 28                           | 36,228 00                | 1,293 86                            | 30.5                               |
| Saskatoon.....  | 114                             | 73                           | 28                           | 38,546 66                | 1,376 67                            | 34.2                               |
| Winnipeg.....   | 117                             | 80                           | 58                           | 97,488 86                | 1,680 84                            | 45.4                               |
| Toronto.....    | 88                              | 56                           | 29                           | 35,029 72                | 1,207 92                            | 34.6                               |
| Sherbrooke..... | 2                               |                              |                              |                          |                                     |                                    |
| St. John.....   | 23                              | 10                           | 2                            | 2,994 70                 | 1,497 35                            | 52.4                               |
| Totals.....     | 584                             | 334                          | 187                          | 271,134 76               | 1,449 92                            | 37.9                               |

*Farmers' Creditors Arrangement Act as at March 31, 1937—Civilian Settlers*

| District        | Total<br>Number<br>Applications | Number<br>Completed<br>Cases | Number<br>with<br>Reductions | Total<br>Re-<br>ductions | Average<br>Reduction<br>per Settler | Percentage<br>Reduction<br>to Debt |
|-----------------|---------------------------------|------------------------------|------------------------------|--------------------------|-------------------------------------|------------------------------------|
|                 |                                 |                              |                              | \$ cts.                  | \$ cts.                             |                                    |
| Vancouver.....  | 45                              | 38                           | 35                           | 68,544 83                | 1,958 42                            | 42.4                               |
| Edmonton.....   | 52                              | 30                           | 14                           | 26,576 02                | 1,898 29                            | 35.4                               |
| Calgary.....    | 61                              | 27                           | 18                           | 34,773 62                | 1,931 87                            | 40.8                               |
| Saskatoon.....  | 66                              | 45                           | 19                           | 40,940 31                | 2,154 75                            | 38.2                               |
| Winnipeg.....   | 107                             | 78                           | 53                           | 63,637 11                | 1,200 70                            | 47.2                               |
| Toronto.....    | 56                              | 34                           | 25                           | 32,972 40                | 1,318 90                            | 38.0                               |
| Sherbrooke..... | 11                              | 6                            | 2                            | 4,698 32                 | 2,349 16                            | 56.6                               |
| St. John.....   | 7                               | 5                            | 2                            | 2,560 58                 | 1,280 29                            | 55.0                               |
| Totals.....     | 405                             | 263                          | 168                          | 274,703 19               | 1,635 14                            | 41.4                               |

*Farmers' Creditors Arrangement Act as at March 31, 1937—British Family Settlers*

| District  | Total<br>Number<br>Applications | Number<br>Completed<br>Cases | Number<br>with<br>Reductions | Total<br>Re-<br>ductions | Average<br>Reduction<br>per Settler | Percentage<br>Reduction<br>to Debt |
|---|---------------------------------|------------------------------|------------------------------|--------------------------|-------------------------------------|------------------------------------|
|   |                                 |                              |                              | \$ cts.                  | \$ cts.                             |                                    |
| Vancouver.....                                  | 17                              | 15                           | 14                           | 19,465 04                | 1,390 36                            | 35.9                               |
| Edmonton.....                                   | 1                               | 1                            |                              |                          |                                     |                                    |
| Calgary.....                                    | 40                              | 16                           | 16                           | 35,306 71                | 2,206 67                            | 45.3                               |
| Saskatoon.....                                  | 33                              | 18                           | 14                           | 30,279 71                | 2,162 84                            | 44.3                               |
| Winnipeg.....                                   | 42                              | 21                           | 20                           | 45,207 52                | 2,260 38                            | 47.9                               |
| Toronto.....                                    | 67                              | 34                           | 29                           | 37,036 20                | 1,277 11                            | 31.1                               |
| Sherbrooke.....                                 | 1                               |                              |                              |                          |                                     |                                    |
| St. John.....                                   | 15                              | 3                            | 1                            | 2,585 75                 | 2,585 75                            | 68.3                               |
| New Brunswick 500 British<br>Family Scheme..... | 4                               | 2                            |                              |                          |                                     |                                    |
| Totals.....                                     | 220                             | 110                          | 94                           | 169,880 93               | 1,807 24                            | 40.7                               |







*Collections—Soldier Settlement—1936-37*

| District        | AMOUNT DUE             |                             |              | TOTAL CASH RECEIVED            |                       |             |           |              | Bonus      | Total        |
|-----------------|------------------------|-----------------------------|--------------|--------------------------------|-----------------------|-------------|-----------|--------------|------------|--------------|
|                 | Instalment Due in 1936 | Total Due Including Arrears | Due Payments | Per cent of Current Instalment | Per cent of Total Due | Prepayments | Leases    | Total Cash   |            |              |
|                 | \$ cts.                | \$ cts.                     | \$ cts.      |                                |                       | \$ cts.     | \$ cts.   | \$ cts.      | \$ cts.    | \$ cts.      |
| Vancouver.....  | 273,304 96             | 939,221 84                  | 66,871 35    | 24.5                           | 7.1                   | 56,372 59   | 5,523 50  | 128,767 44   | 73,425 01  | 202,192 45   |
| Edmonton.....   | 427,256 06             | 2,080,330 10                | 180,894 01   | 43.7                           | 9.0                   | 41,143 86   | 16,713 05 | 244,750 92   | 182,147 03 | 426,897 95   |
| Calgary.....    | 385,242 00             | 2,079,146 67                | 76,103 07    | 19.8                           | 3.7                   | 16,479 09   | 5,742 59  | 98,324 75    | 77,232 31  | 175,557 06   |
| Saskatoon.....  | 754,254 40             | 4,037,260 87                | 226,943 08   | 30.1                           | 5.6                   | 57,286 64   | 38,542 75 | 322,772 47   | 205,430 10 | 528,202 57   |
| Winnipeg.....   | 273,866 80             | 1,186,923 85                | 84,221 64    | 30.8                           | 7.1                   | 24,430 36   | 17,555 82 | 126,207 82   | 68,339 50  | 194,547 38   |
| Toronto.....    | 135,460 90             | 407,255 62                  | 38,395 56    | 25.0                           | 9.4                   | 33,192 06   | 2,012 73  | 73,000 35    | 40,593 01  | 114,193 36   |
| Sherbrooke..... | 30,771 84              | 138,861 03                  | 11,616 37    | 31.6                           | 8.4                   | 3,140 25    | .....     | 14,756 62    | 10,307 37  | 25,063 99    |
| St. John.....   | 67,515 08              | 300,954 66                  | 24,841 73    | 36.8                           | 8.3                   | 15,441 65   | 496 50    | 40,779 83    | 22,383 23  | 63,163 11    |
| Total.....      | 2,353,732 64           | 11,169,954 70               | 715,886 81   | 30.2                           | 6.4                   | 247,486 50  | 86,586 94 | 1,049,960 25 | 679,857 62 | 1,729,817 87 |

## Collections—British Family Settlement—1936-37

| District           | AMOUNT DUE             |                             |              | TOTAL CASH RECEIVED            |                       |             |           |            | Bonus     | Total      |
|--------------------|------------------------|-----------------------------|--------------|--------------------------------|-----------------------|-------------|-----------|------------|-----------|------------|
|                    | Instalment Due in 1936 | Total Due Including Arrears | Due Payments | Per cent of Current Instalment | Per cent of Total Due | Prepayments | Leases    | Total Cash |           |            |
|                    | \$ cts.                | \$ cts.                     | \$ cts.      |                                |                       | \$ cts.     | \$ cts.   | \$ cts.    | \$ cts.   | \$ cts.    |
| Vancouver.....     | 39,748 06              | 149,513 91                  | 7,041 01     | 17.7                           | 4.7                   | 4,938 29    | 1,177 04  | 13,176 94  | 5,625 79  | 18,802 73  |
| Edmonton.....      | 89,702 80              | 691,926 51                  | 24,047 22    | 27.8                           | 3.6                   | 3,963 85    | 4,540 63  | 33,451 70  | 21,854 76 | 55,306 46  |
| Calgary.....       | 77,810 04              | 559,293 53                  | 16,058 60    | 20.6                           | 2.9                   | 5,925 23    | 703 08    | 22,776 91  | 14,962 81 | 37,739 72  |
| Saskatoon.....     | 112,334 70             | 844,406 32                  | 18,591 94    | 16.6                           | 2.2                   | 965 09      | 5,090 81  | 24,047 84  | 14,558 21 | 39,206 05  |
| Winnipeg.....      | 49,674 24              | 321,675 60                  | 9,818 75     | 19.8                           | 3.1                   | 635 38      | 2,659 92  | 13,164 05  | 8,123 75  | 21,287 80  |
| Toronto.....       | 31,771 53              | 155,285 47                  | 6,044 94     | 19.0                           | 3.9                   | 1,032 21    | 562 90    | 7,640 05   | 5,157 99  | 12,798 04  |
| Sherbrooke.....    | 7,305 32               | 38,625 44                   | 2,522 54     | 34.5                           | 6.5                   | 811 47      | 24 28     | 3,358 29   | 1,376 32  | 4,734 61   |
| St. John.....      | 32,995 14              | 227,655 36                  | 7,597 67     | 23.0                           | 3.3                   | 2,654 48    | 204 00    | 10,456 15  | 5,197 44  | 15,653 59  |
| Sub-total.....     | 441,341 83             | 2,988,382 14                | 92,622 67    | 21.0                           | .....                 | 20,996 00   | 15,053 26 | 128,671 93 | 76,857 07 | 205,529 00 |
| New Brunswick..... | 33,515 76              | 250,182 33                  | 4,706 78     | 14.0                           | 1.9                   | 490 17      | 105 00    | 5,301 95   | 2,940 60  | 8,242 55   |
| Total.....         | 474,857 59             | 3,238,564 47                | 97,329 45    | 20.5                           | 3.0                   | 21,486 17   | 15,158 26 | 133,973 88 | 79,797 67 | 213,771 55 |





## Loans Repaid in Full as at March 31, 1937

| District        | Repaid<br>in<br>Cash | Repaid<br>by<br>Time Sale | Total |
|-----------------|----------------------|---------------------------|-------|
| Vancouver.....  | 603                  | 546                       | 1,149 |
| Edmonton.....   | 578                  | 667                       | 1,245 |
| Calgary.....    | 255                  | 260                       | 515   |
| Saskatoon.....  | 726                  | 875                       | 1,601 |
| Winnipeg.....   | 290                  | 156                       | 446   |
| Toronto.....    | 452                  | 281                       | 733   |
| Sherbrooke..... | 97                   | 63                        | 160   |
| St. John.....   | 364                  | 119                       | 483   |
| Total.....      | 3,365                | 2,967                     | 6,332 |

## Cost of Administration

(By Activities)

| Nature of Activity  | 1935-36    | 1936-37    |
|---|------------|------------|
|   | \$ cts.    | \$ cts.    |
| <i>Soldier Land Settlement—</i>   |            |            |
| Loan administration cost.....   | 552,307 39 | 550,819 14 |
| Loan administration cost (Indian Affairs).....                              | 5,946 56   | 5,954 30   |
|   | 558,253 95 | 556,773 44 |
| <i>General Land Settlement—</i>   |            |            |
| Investigations, Immigration Branch, Mines and Resources.....                | 11,384 00  | 11,064 00  |
| Placement farm workers.....   | 5,520 00   | 7,641 00   |
| Appraisals for prospective settlers.....                                    | 3,640 00   | 5,560 00   |
| Relief Land Settlement (Special Investigations and Advisory Committee)..... | 10,000 00  | 2,700 00   |
| Advisory services and miscellaneous.....                                    | 20,156 00  | 4,000 00   |
| Colonization cost, British Family Settlement.....                           | 56,300 00  | 53,000 00  |
|   | 107,000 00 | 83,965 00  |
| <i>Investigations for Other Departments—</i>                                |            |            |
| War Veterans Allowance Board.....   | 28,792 00  | 34,424 00  |
| Farmers' Creditors Arrangement Act.....                                     | 28,356 00  | 34,320 00  |
| Pensions and National Health.....   | 14,280 00  | 15,260 00  |
| Canadian Pension Commission.....  | 1,430 00   | 1,650 00   |
| Farm Loan Board.....  | 18,896 00  | 3,576 00   |
| Mines and Resources—Lands, Parks, and Forests Branch.....                   | 500 00     | 330 00     |
|   | 92,254 00  | 89,560 00  |
| Total.....  | 757,507 95 | 730,298 44 |



## Field Investigations for Other Departments—Fiscal Year 1936-37

| Department   | Vancouver | Edmonton | Calgary | Saskatoon | Winnipeg | Toronto | Sherbrooke | St. John | Total |
|--|-----------|----------|---------|-----------|----------|---------|------------|----------|-------|
| <i>Department of Pensions and National Health—</i> |           |          |         |           |          |         |            |          |       |
| Relief.....  | 305       | 130      | 101     | 203       | 276      | 1,427   | 154        | 396      | 3,052 |
| War Veterans' Allowance Board.....                 | 744       | 356      | 211     | 437       | 368      | 1,294   | 248        | 645      | 4,303 |
| Canadian Pension Commission.....                   | 16        | 33       | 10      | 103       | 4        | .....   | 161        | 3        | 330   |
| <i>Department of Mines and Resources—</i>          |           |          |         |           |          |         |            |          |       |
| Immigration Branch.....                            | 45        | 214      | 62      | 844       | 58       | 141     | 12         | 7        | 1,383 |
| Lands, Parks, and Forests Branch.....              | .....     | 18.....  | .....   | 12.....   | .....    | .....   | .....      | 3        | 33    |
| Totals.....  | 1,170     | 751      | 384     | 1,599     | 706      | 2,862   | 575        | 1,054    | 9,101 |

## Land Appraisals for Other Departments—Fiscal Year 1936-37

|   |     |     |     |     |     |       |       |    |       |
|---|-----|-----|-----|-----|-----|-------|-------|----|-------|
| <i>Department of Finance—</i>           |     |     |     |     |     |       |       |    |       |
| Farmers' Creditors Arrangement Act..... | 10  | 331 | 294 | 393 | 534 | 1,217 | ..... | 25 | 2,800 |
| Canadian Farm Loan Board.....           | 16- | 39  | 48  | 68  | 6   | 53    | ..... | 68 | 298   |
| Totals.....                             | 32  | 420 | 342 | 461 | 540 | 1,270 | ..... | 93 | 3,158 |





*Relief Land Settlement—Families Settled on Farms (with Financial Assistance)  
—(Agreement—Dominion and Provinces)—From Inception to  
March 31, 1937*

| Province              | Approvals |             | Abandonments<br>and<br>Cancellations |             | On the Land |             |
|-----------------------|-----------|-------------|--------------------------------------|-------------|-------------|-------------|
|                       | Families  | Individuals | Families                             | Individuals | Families    | Individuals |
| British Columbia..... | 52        | 285         | 11                                   | 61          | 41          | 224         |
| Alberta.....          | 685       | 3,212       | 253                                  | 1,134       | 432         | 2,078       |
| Saskatchewan.....     | 939       | 4,604       | 178                                  | 869         | 761         | 3,735       |
| Manitoba.....         | 969       | 4,681       | 227                                  | 1,024       | 742         | 3,657       |
| Ontario.....          | 606       | 2,990       | 175                                  | 842         | 431         | 2,148       |
| Quebec.....           | 976       | 6,005       | 187                                  | 1,095       | 789         | 4,910       |
| Nova Scotia.....      | 343       | 2,154       | 119                                  | 743         | 224         | 1,411       |
| Totals.....           | 4,570     | 23,931      | 1,150                                | 5,768       | 3,420       | 18,163      |

*Farm Labour Placements—Fiscal Year 1936-37*

| Province                | Provincial<br>Totals |
|-------------------------|----------------------|
| British Columbia.....   | 72                   |
| Alberta.....            | 652                  |
| Saskatchewan.....       | 154                  |
| Manitoba.....           | 170                  |
| Ontario.....            | 1,371                |
| Quebec.....             | 10                   |
| Maritime Provinces..... | 118                  |
| Dominion total.....     | 2,547                |

### 13th Report

1937/38 Available on Microfilm - Sessional  
Paper 18th Parl., 4th Sess., no. 37.





Can  
e

CANADA  
DEPARTMENT OF MINES AND RESOURCES

---

REPORT

OF

SOLDIER SETTLEMENT  
OF CANADA

FOR THE

FISCAL YEAR ENDED MARCH 31, 1939



*(Reprinted from the Annual Report of the Department  
of Mines and Resources, Pages 349 to 351 inclusive)*

926115

Honourable T. A. CRERAR,  
Minister of Mines and Resources,  
Ottawa.

SIR,—I have the honour to submit a brief report of Soldier Settlement activities for the fiscal year ended March 31, 1939.

Included in this report is a statement relating to field services performed for other departments of the Dominion Government.

Your obedient servant,

G. MURCHISON,  
*Director of Soldier Settlement.*

OTTAWA, October 31, 1939.





# SOLDIER SETTLEMENT OF CANADA

The Soldier Settlement of Canada has two functions: (a) the primary work of loan administration in connection with 19,876 farm properties representing a net investment of \$44,550,076.72 as of March 31, 1939; and (b) field services, including land appraisals and a variety of investigations in rural districts, for other departments of Government.

The last annual report made brief reference to two major developments affecting policy and administration inaugurated at the close of the last fiscal year. The first concerns debt adjustment for soldier settlers and other purchasers under the Farmers' Creditors Arrangement Act. While this Act had been in force since 1934, only 2,332 settlers of all classes, including 1,072 soldier settlers, had made application during the four years to March 31, 1938. In the twelve-month period under review a further 3,334 settlers of all classes, including 1,869 soldier settlers, have applied for debt reduction or extension of repayment terms. This work involves inspection of individual properties and review of farming operations of all applicants in relation to their debt position and capacity to pay. As above indicated, a total of 5,666 soldier settlers and other purchasers have made application under the F.C.A. Act to March 31, 1939. Boards of Review have dealt finally with 2,954 cases, awarding debt reduction in 2,414 cases with an average reduction of approximately \$1,887. Less than 40 per cent of the total of 3,080 applications made to date in Saskatchewan and Alberta have been dealt with by Boards of Review, and it is estimated that a further period of eighteen months will be required to complete the operation of debt adjustment for soldier settlers and other purchasers who have made or will make application.

The second matter affecting administration was the designation of certain field staff to give their full time to Soldier Settlement business and the designation of other field staff to perform the services required by other departments of Government. The past twelve months have demonstrated the practical value of this administrative change, more especially in providing the requisite service to problem cases among soldier settlers arising out of adverse crop conditions in important areas of the western provinces, and the general factor of advancing age among settlers which presents problems demanding careful individual attention by field staff.

Collections during the year on account of loan repayments total \$1,372,626.26, closely approximating total collections for the previous fiscal year despite the sharply lower prices for wheat and other grains compared with the previous year.

Loan administration costs were further reduced by \$23,568.77 during the year under review, owing mainly to staff retirements without replacements and transfer of staff to the Controller of the Treasury. The full effect of economies in staff costs inaugurated this year will not be reflected until next fiscal year.

Field staff designated to perform the services required by other departments of Government completed 10,673 investigations in rural districts and made 2,503 appraisals of land. The investigations and land appraisals for respective departments were as follows:

## *Investigations:*

|  |       |
|--|-------|
| Department of Pensions and National Health ..... | 2,629 |
| War Veterans' Allowance Board.....               | 7,641 |
| Canadian Pension Commission. . . . .             | 165   |
| Department of Mines and Resources—               |       |
| Immigration Branch. . . . .                      | 196   |
| Lands, Parks and Forests Branch.....             | 42    |

## *Land Appraisals:*

|   |       |
|---|-------|
| Department of Finance (F.C.A. Act)..... | 2,470 |
| Canadian Farm Loan Board. . . . .       | 33    |













AUG 13 1986



